

Digital Customer Experience:

A customer Perspective



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ABSTRACT

This thesis examines digital customer experience from a customer perspective. While different companies are at different phases of the digitalization, there have been several digitalization frameworks proposed by academics and the industries based on researching these companies. One key or core element in digitilisation frameworks proposed by these research studies is “UNDERSTANDING” the customer. Companies have therefore substantially invested in infrastructure to collect customer indirect data to understand the customer. However, there is no view or research on customers own perspectives and experiences. For example, how customers feel going through this digital transformation and the impact the availability of digital technologies has on their behaviours , actions and experiences.

This thesis examines and review the patterns of these industry frameworks (referred to in this document as the organisational perspective) to validate the different findings in earlier studies. More importantly the thesis

conducts research by method of survey, on customer perspectives , feelings, behaviour and actions as the customers go through the customer experience journey in the digital world (referred to in this document as customer perspective). In merging the organisational and customer perspectives of digital customer experience journey , some of the key findings of this thesis were that the industry current approach, which is mostly based on collecting inferred data, does not give 360 view and holistic understating of customers. The reason being the difficulty in predicting customers behaviour and leanings with decent accuracy due the various changing factors enabled by advanced technologies such as access to information and choices, and the effect of customer virtual platforms i.e. networks of networks of people.

A summary of recommendation in this thesis to address some of these key findings and gaps are to develop a culture, infrastructure and capability that makes customer a stakeholder, with corresponding inputs and benefits, in the whole digital customer experiences journey and processes.

Keywords Customer experience, Operational process, business model, Relation Management, Digitalisation, Customer experience journey

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1 INTRODUCTION

The mega trend for companies in almost all industries is towards digitalisation. Even though there are different levels and maturity of digitisation both at organisational and industry levels, i.e. whether debating to go digital, in the process of digitalisation or fully digitised, the general trend is solidly towards digitalisation.

However, as a starting point for digitalisation, there have been a lot of different perspectives and definitions of what is or constitutes digitalisation. For example, digitalisation is perceived to be the use of technology to radically improve the performance or reach of an enterprise (Western, Bonner & McAfee, 2014).

A simple view on digitalisation by (The Enterprise Project, 2017) starts with integration of digital technology into all areas of a business to fundamentally change how you operate and deliver value to customers. Others preferred to look at the digitalisation phenomena from a wholistic perspective that starts from understanding the customer/consumer better to digitizing the customer experience, then extending it to digitizing operations, products and services (Bender & Willmott, 2018; Cognizant, 2014; Capgemini & MITSloan, 2011).

There are have been significant literature on the different frameworks and paths on how to embark on digital business transformation (Cognizant, 2014). There is also abundant evidence of a global success of Digital native or digitally transformed companies in this modern era such as Uber, Lyft, Airbnb, Snapchat, Pinterest, Netflix, Google, Facebook, Amazon, Ali baba and Spotify (McKinsey Analytics, 2011)

The common element that appears in all the existing and proposed frameworks is the customer experience. The customer experience appears

either as digital customer experience or wholistic customer experience that include both digital and physical. For example, in (cognizant, 2014) , customer experience is the fundamental strategic element to build the whole digital transformation. While (Capgemini & MITSloan, 2011) has customer experience as one of the four fundamental elements to address in building a digital transformation.

This thesis intends to focus on digital customer experience. Furthermore, an area of digital customer experience that is interesting to explore in this study is the experience from customer perspective and not the perceived customer experience analysed by organisations.

2 BACKGROUND

This section describes the general background in digitalisation and customer experience.

2.1 Digital Transformation and Customer Experience

In today's digital world ,the rule of customer engagement and experience are changing due to digital disruptive forces . Businesses are beginning to adapt to these new dynamics to raise the bar in customer service and experience to differentiate from competitors. The battleground for customers has been so competitive and complicated due to digital disruptive forces that are creating new context in the market environment. Some of the notable driving forces behind this new context , which business must adapt to continue to acquire and retain customers are

- The rapid technological adoption increasing competitive environment
- The low prices , intuitive usability and increasing connectivity of technology trends such as social networks, analytics, mobile and

cloud computing that are increasing technology adoptions and creating complex business opportunities and risks .

- Changing customers attitude and behaviour .

Customers are becoming less patience , less loyal , more demanding and eager to complain to exercise their power on online platforms. They also expect and demand transparency and corporate responsibility .

There is also increasing competitive environment in almost every market due low barriers of entry for online players, new business models, substitute products and increased customer bargaining power. New players such Facebook, Amazon, Google, Apple or other smaller ventures, are inventing new business models that resonates with customers in different industries and are therefore impacting and disrupting these markets.

It is therefore essential to recognise that the key and significant driver in the digital world changing dynamics is not the emergence of the new technologies but rather the shift in customer behaviour. Emerging technologies are accelerators to customer behaviour shift as companies explore creative ways to acquire and retain customers as new strategic and competitive asset.

The primary goal or driver for digital transformation for most companies across all industries have therefore always been customer experience and management i.e. reaching and engaging customers more effectively (Costellation, 2019).

Efforts to understand , service and manage long term relationships with customers are leading to thorough digital transformation of companies from customer service to managed customer journey, from resolving customer issues to building and nurturing customer communities. Organisations also needed to digitise their product making , processes & Systems , and their organisation structure to continuous evolve to meet the changing and shifting customer behaviour and demands(Cognizant, 2014)

According (Cognizant, 2014) research studies, by applying digital technologies such as mobile solutions, cloud and analytics, organisations tend to accrue benefits immediately such as efficiency, profitable business opportunities and address the customer experience challenges. However, some of the underlying issues with this approach is that companies do not capitalize on the availability of these technologies; either due to the complexity of the technology package or unaware of the potentials in these technologies. But the first and fundamental element in these initiatives is to understand the customer .

Understanding customer in the digital era goes beyond historical information about what products customers purchased but rather to have advance, predictive and insightful analytics about the customers profile, daily online behaviour, likes and affiliations of any kind. The complete mapping of customers digital footprint combine with the physical world gives the insight of customers preference to their buying habits(Capgemini & MITSloan, 2011).

2.2 Customer Experience

Organisations have always had the business goal of meeting customer expectation and experience. In the current competitive global business environment and continuous changing customer demands, digital transformation has given companies the resources and tools to get real-time insight and instant interaction from customers. Companies can provide seamless cross-channel support, unique customer journeys and higher degree of transparency to their customers.

Companies are leveraging digital capabilities and tools such as machine learning, artificial intelligence, IoT(Internet of Things) and analytics, among others to gain deep customers insight to develop their product , services and marketing decisions on the acquired insights. Companies are also utilising

digital technologies to engaged customers at all customer touch points and provide real time interactions with customers to be able to specifically address satisfied and dis-satisfied customers.

Companies are able to understand the backgrounds and journeys of their customers to create a compelling experience that fits the mold of what their customers need and want. The capabilities (such as mobility and cloud Customer Relationship Management(CRM)) already allows companies to enhance in-person sales conversation and CRM to customize product and interaction with customers. Companies are also digitizing their product and services (by means of IoT) to create continuous feedback loop of discovering new needs, services, business opportunities. These new discoveries are captured as companies' products are taken into use and the products interacts with the environment.

However, companies must also understand that the expectations and therefore the experience of the customers are changing and evolving in real-time, enabled by the same digital technologies. A customer can be disappointed by just one click or change allegiance by just one click , making customer experience non-linear and more complex in the digital era. Customers have become very demanding with easy access to options and alternatives by the click of a mouse that they do not want to settle with the next best thing. Customers are also powerful through social media and internet that their experience can either enhance or harm a company brand globally.

Customer expectation in digital age is evolving in real-time across customers physical and digital journey . A customer will always expect an experience, at a minimum, to be equal to the best latest digital experience the customer has experienced somewhere along their journey.

There have been lots of studies and frameworks in developing digital customer experience based on companies' digital technologies and platforms but experience from the customers themselves through their

journey and their feedback have not been widely documented. This thesis attempts to research, study and document digital customer experience from the customers perspectives and journeys. And how that will help companies to get both sides of the story to develop their capabilities further and enhance interaction with customer to create excellence customer experience.

3 THESIS OBJECTIVE

The aim of this study is to research the evolution of digital customer experience from the perspective of the customer

The research questions for the study are further broken down from the customer perspective as follows:

1. What is the physical experience and how much of it factors in customer experience?
2. What is the emotional experience and how much of it factors in customer experience?
3. What is explicit and implicit needs of customers and how do they change along customers journey?
4. How do 1) and 2) relates to cumulative experience across multiple touch points?
5. What is the role of interactions between customer and organisation in customer experience?

4 THEORETICAL FRAMEWORK

4.1 Qualitative and Quantitative Research

Scientific research follows a set of procedure that have always been with assumptions, set of beliefs and a paradigm (Hiles, 199). This set of procedures forms the basis of the research methodology, knowledge and reality (Hathaway, 1995). The researcher world views therefore have impact to the nature of research whether there is truth that can be uncovered by the research objective (Stumpfegger, 2017). This makes the objective of the research critical and a systematic approach must be taken so that the study can be replicated at any time (Lincoln & Guba, 1985). However, there may be cases ,especially in human nature , where the researcher may believe there could be multiple truth or realities due to the complexities of human nature and the researcher's own subjective experiences (Capaldi & Proctor, 2005).

Qualitative research offers a systematic approach to studying a phenomenon within a context (Gast, 2010). It is designed to disclose a target audience's range of behaviour and the perceptions that drive the behaviour with reference to chosen topic or phenomenon. Phenomena are examined in breadth and depth, which is particularly useful when problems are in a preliminary stage (Babbie, 1989). Data is often generated by means of interviews, direct observation, the analysis of Artifacts, documents and cultural records, visual materials or personal experience (Denzin & Lincoln, 1994). Qualitative research uses in-depth studies of individuals and/or small groups of people to guide and support the construction of hypotheses

Quantitative studies describe the study object through statistical means, involving counting and measuring (Soinisalo, 2017). Statistics can be in two forms a) descriptive or b) inferential. Descriptive statistics display and deals with averages whilst inferential statistics enables the researcher to derive

potentially meaningful and significant conclusions from the data collected (Gillham, 2010). In quantitative research, data consists of numbers that are obtained by using structured and validated data-collection instruments and statistically analysed (Stumpfegger, 2017). Data is often generated through surveys, interviews and experiments in a controlled environment (Kelley et al. , 2003). In quantitative research, the phenomenon is explained by numeric variables and outcome or generalisation are based on data collected from large sample (Soinisalo, 2017).

4.2 Research Context

This study research has two aspects. One aspect of the research will focus on information-experienced-based that would examine the digital experience of a customer as perceived and evaluated by an organisation. The other aspect is a case-study of the actual experience as perceived by the customers. The organisational research examines how the different digital building blocks and capabilities that several organisations are creating to improve customer experience. The customer research examines the actual experience of customers in their digital journey as compares to what organisations perceived customer experience ought to be.

4.3 Thesis Approach

To structure the studies to answer the questions introduced in the research objective, the customer study research will take experiment-based model, in the form of quantitative research strategy.

The approach is to be able to observe or gain information experience in the form an in-depth understanding of the practical customer experience

journey in digital era as compare to what has been presented by organisations. This research will also examine the pattern of how companies from diverse industries are developing digital capabilities to address customer experience. In-depth customer survey will then be used to question and obtain the actual customer experience along customer journey and the relevance of recent efforts to address customer goals/needs along this customer journey.

The study will examine how organisations are using technology (AI, Analytics, cloud, sensor, etc) to transform their organisation to measure and build customer experience .

The study will also look at what customer say about their implicit and explicit needs . How they react when their needs are predicted in a positive way and how that is related to the satisfaction level of customer's total experience

5 RESEARCH METHODOLOGY

The research will be based on quantitative research and it will be primarily based on survey. The study will examine a theory as Maslow's Need Hierarchy to identify the human needs to formulate surveys and evaluate results. This part will be about getting the customer experience information directly from customers. The survey will be conducted to obtain the experiences and feelings of customers at all the phases along the customer journey.

Maslow's hierarchy of need used in social sciences and in business to conceptualize important principles, argues that the needs of human being can be arranged in a hierarchy from basic (physiological needs: food, water, breathing, etc.) to more complex (self-actualization: achievement of full potential as human) needs. Maslow believes these needs are similar to instincts and play a role in motivating behaviour. Each lower need has to be satisfied before a person moves to the next level of need in the pyramid (Stephens, 2000), see figure 1&2.

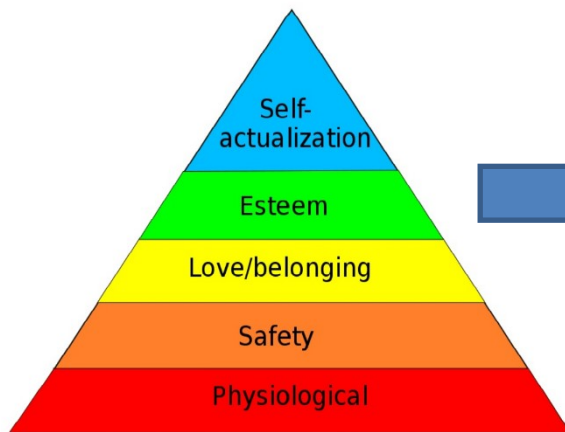


Figure 1. Maslow's Hierarchy of Needs, Source(Dodd 2016)

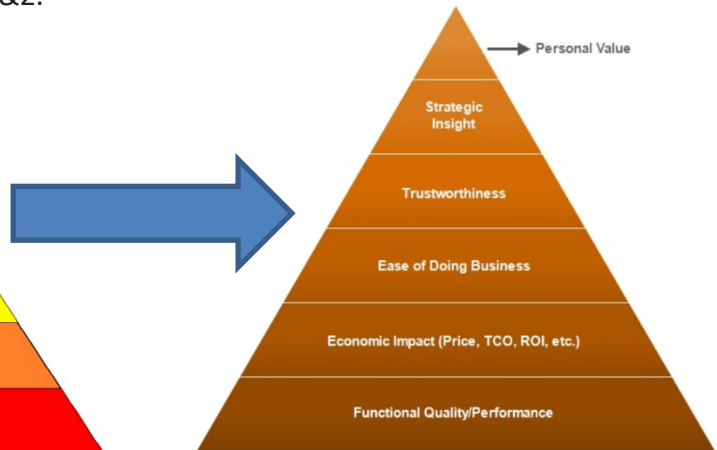


Figure 2. Customer Experience Hierarchy of Needs Source(Dodd 2016)

Maslow hierarchy has been used to provide a framework for customer experience in (Dodd, 2018). This framework has also been extended in this study to include all customers.

From the basic to complex needs, you have: Physiological needs mapping basic needs of the customer such as **expected level of functional benefits and reliability** level of the product/service, **Economic impact** : value for money, **Ease of doing business**: customer relationship ,**Trustworthiness**: accuracy, promises & fulfilments of commitments, **strategic insight**: helps customer goals/growth, to **personal value** : enhancing self-esteem

This Maslow/business framework is used to formulate the survey questionnaire across a modified modern customer journey as defined by (Deasi, 2016) and (Nelson, 2019) shown below in figures 3 & 4:

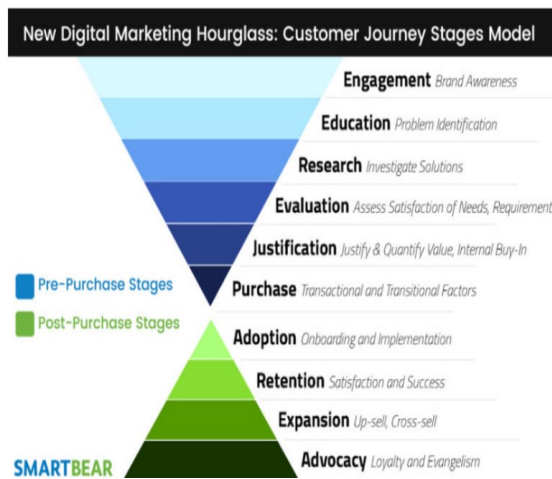


Figure 3. Customer Journey Stages Model , Source(Deasi 2016)

TRANSITIONING TO THE TRUST FUNNEL

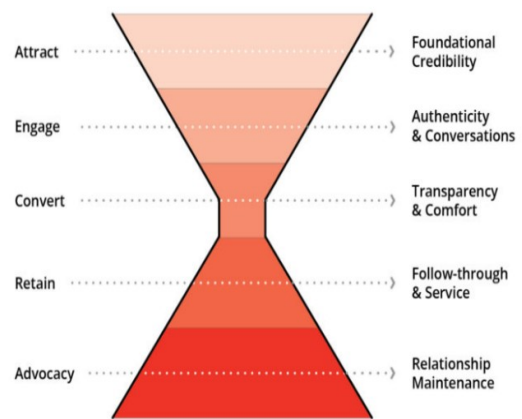


Figure 4. The trust Funnel , Source(Nelson 2019)

5.1 Data Collection

The method for data collection will be based on surveys questions. In addition, results of research and survey of organisations in the digital economy will be carried out.

Sampling methods will be used for data collection in the survey. The type of sampling will be stratified random sampling embedded in the survey questionnaire to be able to select subjects from diverse customer demography as (Generation Z (ages 14-18), Generation Y (ages 19-39), Generation X (ages 39-54), Baby boomers (ages 55-73) and Silent Generation (ages 74-92)

Survey:

1. Formulate the surveys questionnaires based on
 - a. Maslow's Need Hierarchy to identify the human needs.
 - b. some other customer experience requirements
 - c. Survey questions spread across all stages of the customer journey (pre-purchase to post-purchase stages)
2. Send out the survey questions to stratified random group

There will be also “checking, verifying, testing, probing, and confirming collected data as the study proceeds within the stratified group.

Constantly reviewing literature and other studies related to the digital customer experience and digital transformation.

5.2 Analysis and Result

1. For the patterns in the industries observed or studied ,
 - The data collected will be collated into manageable form and construct a digital transformation narrative for the organisations.
 - Conclusion or reasoning will be derived from the whole content of the data from the different sources combined.
 - Attempt to look for patterns among several elements of the digital transformation and the perceive achieved capability of customer experience will be made
2. Data from Survey of individual customers
 - Will be collated and construct the actual customer experience narrative
 - Attempt to identify patterns among the survey data in terms of customer experience will be conducted.
3. Finally , comparisons will be made on data from company’s perceived customer needs and satisfaction with that of survey data from the actual customers
4. Comparison to literature and other study will be done to confirm or questioned the outcome of the study
5. Other variables discovered in the research will also be noted in the study for further studies

5.3 Validity and Reliability

Reliability and validity are tools of an essentially positivist epistemology that have proved useful in providing checks and balances for quantitative methods(Winter n.d).

Quantitative research applies established mathematical ways such as statistical methods to evaluate the validity and reliability of research to ensure validity and reliability of research(Noble & Smith, 2015). In quantitative research, the concerns on validity revolves around the “ how valid the Construct of the research is. The construct is the questions or hypothesis that determines which data is to be gathered and how it is to be gathered (Winter n.d). The careful construct in this research is how customers perceived their experiences along the customer journey in the digital era as opposed to what companies see as customer experience .

The survey questions are developed along all the phases of the customer journey to capture these data . The data captured can either support or reject this construct which can then be can be put forward as a theory or further hypothesis (Cronbach & Meech ,1995 p. 20).

6 LITERATURE REVIEW

6.1 Customer Experience Theory

The mega trend and penetration of customer experience in today's business environment is due to the increase in the commoditization of products, across all markets, driven by Internet revolution and digitalisation. The appetite for customer experience has increased by the demands of an increasing awareness in society which craves more stimuli as its knowledge and options increase. Other factors include the rapid reduction in the timescales from 'innovation to imitation' and how traditional differentiators such as price, features, quality and service – are losing their ability to differentiate companies. This trend affects all companies and if a company

does not take actions , today's customer will quickly and easily shift to the companies that offer great customer experience . Customer experience will become the new sustainable differentiator, a new source of competitive advantage and a new threat to those organizations that do not react to its onset (Shaw & Ivens, 2002).

There is also the need to ask the question , what is a customer experience ? and how is customer experience made up? . A research by (Shaw & Ivens, 2002) of business leaders have found out that customers experience differentiation by the traditional elements such as price, delivery and lead times, is no long a sustainable business strategy. A differentiation in business have moved as a cumulative process from quality to functions like price , services delivery , emotional attachment built with brand loyalty to customer experience . When people describe their best customer experience , it always has some element of emotion to it i.e. how it feels , for example : he cared about me , I feel understood, I feel special ,etc. There is certainly a physical attribute to the customer experience, and these are the physical experience delivered, like higher quality, in-time delivery, good price for value but there is also emotional aspect which are about your feelings during the experience

In essence, customer experience as defined in (Shaw & Ivens, 2002) "...has two elements physical and emotions. Emotions overlooked by businesses but exist in all of us because we are human . It is constant . The physical things are what customer is entitled to get but emotional part is the customer experience..."

The customer experience is therefore a blend of a company's physical performance and the emotions evoked, intuitively measured against customer expectations across all moment of contacts.

The philosophies that guides the new definition or view of customer experiences will be elaborated in the next section

6.1.1 Customer Experience Principles

The customer experience philosophies of (Shaw & Ivens, 2002) is based from the notion that companies should stop being internally focused i.e. “inside out” which is the main traditional formation of companies meaning : organization, systems and processes. The proposal is for companies to be rather “Outside in” i.e. company build itself around what is good for customer and changes its organisational structures , systems and processes to build that customer experience . To achieve that , seven philosophies has been proposed as the guiding principles that guides a company’s behaviours(Shaw & Ivens, 2002), see figure 5.

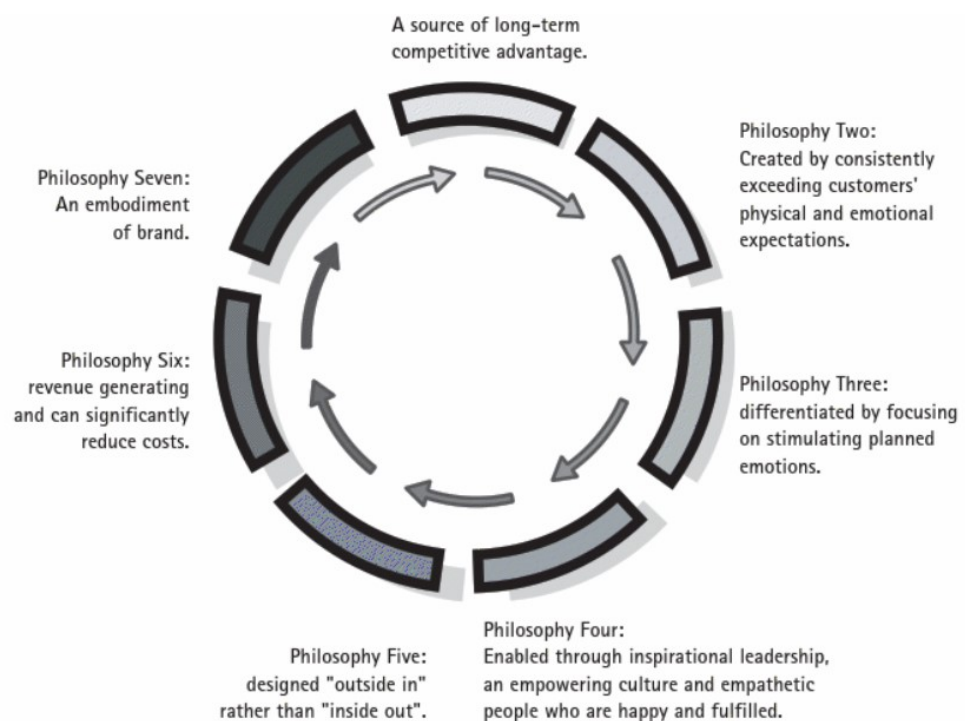


Figure 5. The Seven Philosophies Virtuous Cycle in Building Customer Experience. Source (Shawn & Ivens, 2002)

These Seven philosophies are :

1. A source of long-term competitive advantage :

Customer experience is new strategic and competitive battle ground. Companies need to recognise this and place any resources needed to make the change

2. Created by consistently exceeding customers' physical and emotional expectations:

Examines the role of customer expectations during a customer experience, how they are built, how they should be understood and how they change throughout a customer interaction

3. Differentiated by focusing on stimulating planned emotions :

Emotions can provide a long-term sustainable differentiator. Examine why, at best, companies are only defining an emotion for their brand, and yet there is a massive disconnect between this and the actual delivery to a customer. What feeling your company wants to leave its customers with? Develop methodologies in evoking planned emotions from customers

4. Enabled through inspirational leadership , an empowering culture and empathetic people who are happy and fulfilled.

Investigate how the types of leadership and cultures impact on the customer experience. Explore the role of Daniel Goleman's Emotional Intelligence 7 has on the customer experience. Examine how to recruit and train the right people, and how the right people give you happy customer

5. Designed ' outside in ' rather than ' inside out '

Examine how systems and processes that are built 'inside out' simply institutionalise 'inside out' practices, focusing on what is good for companies, rather than what is good for the customer. Measures and targets based on this could negative effect on customers. Examine how to build "outside in" around what is good for the customer

6. Revenue generating and can significantly reduce costs .

Improving your customer experience can eventually save costs. Customer experience improvement drive improvements in customer satisfaction which drive increases in revenue. Build a business case to demonstrate that.

7. The embodiment of the brand

customer experience should reflect brand and people delivering the customer experience should be delivering a branded customer experience

6.1.2 The Physical Customer Experience

The speed of innovation in this digital era in all aspects of businesses such as innovations in channels, products and business models has created a competitive environment and very dynamic or changing markets .These speed of change or shorter innovation time cycles is leading to faster and faster commoditisation in the market to catch up with competition. Globalisation has easily provided the access both in products & services and resources quickly around the globe. This has led to imitation being commonplace now. The resulting competition also intend influences the speed of innovation creating a virtuous cycle. This means traditional differentiators are difficult to sustain and the cost of keep up with the speed of change expensive .

It is no surprise that 71 % of senior business leaders surveyed by (Shaw & Ivens, 2002) say now customer experience is the new battle ground.

The physical element of customer experience is the heart of what of customer experience is and it contributes to the total great customer experience. This is the actual physical performance of the companies to the customers which include price, availability, accessibility, efficiency, ease of use, range and delivery.

These elements are difficult to radically redefined and change to keep up with the fast-changing markets as differentiating factor. What a company such as Amazon will do today will be a common thing tomorrow in the market by all competitors. Quality and reliability have reached a level in this era where is considered a basic guaranteed by all providers. Therefore, customers must base their buying decision on intangibles. Also, due short time cycle between innovation and imitation , the market is flooded with similar products and even driving commoditization to almost free products like Free/Premium business models .

And with the digitalisation and multiple channels opportunity to interact and engage the customer , there is additional physical element to extend and keep constant across all points of contacts with customer . For example, the experience of a customer online must be built around the customer because they have multiple choices and can walk away with just a click of a mouse. So, you are going to lose a customer if you don't completely focus on every second of what customer wants , needs and their expectations in real-time as they navigate through online.

As defined by (Shaw, Ivens, 200), "... the customer experience is a blend of a company's physical performance and the emotions evoked, intuitively measured against customer expectations across all moments of contact..." So, the customer experience is not just the physical or the emotional; it is both combined. But the physical (Consistent quality, shorter deliveries, great value for money, etc) at the heart of building great customer experiences. It should also be noted that customers intuitively measure their experience against their expectation at any point they are in contact with a company i.e. across all moments of contacts . These contact points are certainly the moments of truth for your company, regardless of how it is structure or its internal process, to deliver great customer experience to the customer

So, a company should not only strive to have the best product in the market (which is a must) but also make it easily available , accessible worth right quality and value for money and give a thought about its environmental impact . These are physical elements that makes up the physical side of the customer experience and should be addressed at all points of contacts, see figure 6.

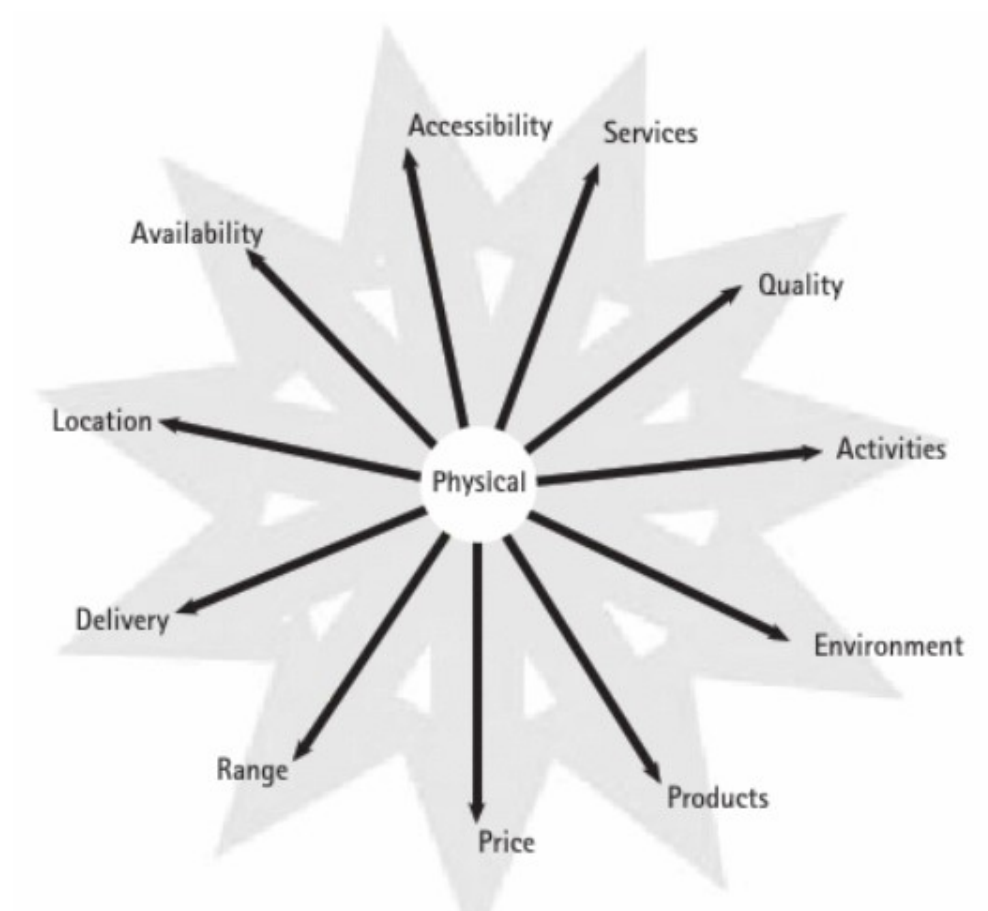


Figure 6. Physical Elements of Customer Experience

Customer experience starts with your expectation being built up through adverts, PR(Public Relations), word of mouth before purchase decision and these points of contacts must be part of the company's plan in setting customer experience.

Expectation Setting :

Expectation is simply the view of customer before interacting or contacting the product. Expectation can be formed in many ways from various sources such as through adverts, brand of the company, experience in the past of

similar functionalities. If these sources are absent, then imaginations of the customers take over.

Pre-purchase : All activities leading to the purchase which could include gathering information about everything on the product, website, location , to create the momentum for the purchase .

Purchase interaction: This is the heart of the customer experience and is when purchase decision has been made. It includes all activities in purchasing both in Consumer and B2B markets.

Product or service consumption occurs when you have actually bought the service and you are using it. Some product consumption happens in minutes like eating a candy , some takes years like owning TV and cars.

Post experience review : Happens at the end of the customer experience. The customer reviews the performance against the expectation and reset them including customer's opinion of the brand. Then the cycle begins again with " expectation setting "

These are fundamental stages and contact points that must be considered in building a customer experience. A company should consider how their product and service fit around this cycle and examine what they are doing at each stage. Many companies tend to forget customer after they purchase product ...customer can into a dangerous phase called buyer remorse

6.1.3 The Emotional Customer Experience

Businesses always eventually ends up about people and people are driven by emotions. People may not be aware that they are responding with emotion, but the fact is in human being's information passes through the

emotional side of the brain before it goes into logical side during any experience. People are driven to purchase by emotion, and then later use logic to justify their purchase. Customers and employees are full of emotions and ignoring that leads to ignoring half of the customers brain

There may be several reasons why emotions do not feature dominantly in business environment and one of them is that emotions are untidy , unstructured and difficult to measure. In this era of competitive business environment and customer experience becoming a strategic competitive weapon, emotions are a major differentiator and are underestimated assets of business.

What is the feeling you want to leave your customer with ? and have you defined it? The feeling you want to evoke when customer interact with your brand and products must be defined and planned. If not, how would you expect employees to attempt to deliver the feeling consistently across all moments of contact? As customer would interact with your organisation at different contact points or moments of truth , you do not want employee or people responsible at these different contacts act differently depending on their assumption of what the experience to the customer should be. It is therefore very important for a company to define and plan the emotions they want to evoke with their customers. Great customer experience is differentiated focusing on stimulating planned emotions(Shaw & Ivens, 2002). As a company there are many types of emotions available to select for customer experience . Some of the types are

Enjoyment: happiness, joy , relief , content, bliss, delight, amusement, thrill, etc

Love : acceptance, friendliness, trust, kindness, adoration , affinity ,etc

Surprise : shock. Astonishment , amazement , wonder, etc.

Selecting the right emotions for the company and its customers depends on the company's specific context in terms of business , character and brand. Customer experience should reflect the brand image of the company and therefore the emotions evoke should be seamless from customer experience to the brand values.

To select the right emotion for both your brand image and customer experience, you can begin by listening to your customer language . If for example one takes an emotion "trust", it is difficult to structure or measure trust in business sense . But lack of trust associated to product or brand can lead to significant negative effect to a business . At the same time associating trust to your brand and product & services can lead to positive outcome where customers always want to do business with you. So, you should plan the emotions you want to stimulate , define them and deliver them like a physical element. Emotion such as loyalty and trust cannot be measured but once identified by a business , there are set of activities that can be undertaken to build the loyalty or trust. For example, BMW involved a dealer and customer in the process of building the car. The customer and dealer can see at any time or second which phase and parts of the build process their car is in , thereby building trust and transparency with the stakeholders(Shaw & Ivens, 2002)

Once you start delivering the emotional customer experience , it should be developed over time . Human beings are complex, so the first positive emotional response will change or reset expectation of the customer . That means subsequent experience of the same form will not result in positive response

In the battleground of customer experience , gaining emotional loyalty from your customers is something that is very difficult for others to break . A company may have to invest in something completely unique and different their actual business but associated with the company's brand to build the

loyalty. Evoking the emotion is a process that should be kept consistent throughout all points of contacts , see figure 7 of an example of mapping the moments of customer interaction with a restaurant.

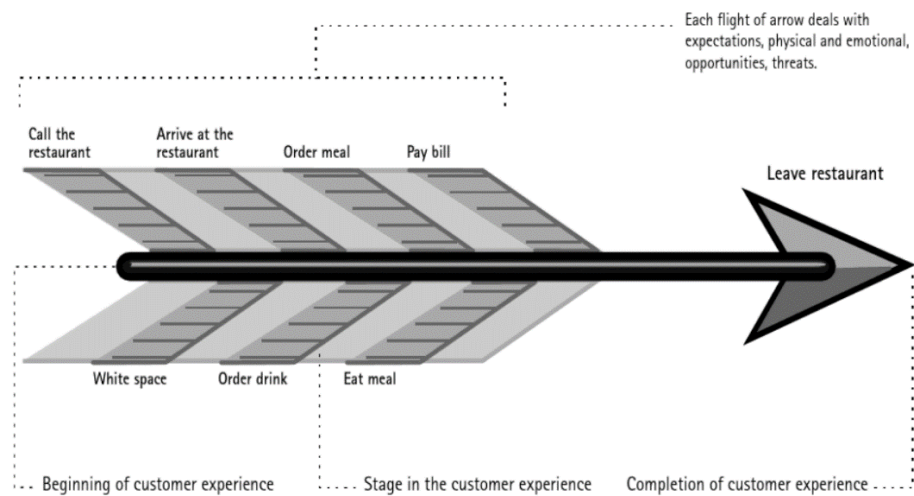


Figure 7. Moment Mapping: Restaurant Customer Journey. Source (Shawn & Ivens, 2002)

Develop a process to map customers as they move through the customer experience journey. One thing you will observe in the moment mapping is that there are many opportunities and threat as the customer navigates through the customer experience

6.1.4 Building a complete Customer Experience

This section looks at fundamentals of customer experience and why it has become a strategic competitive item.

The appetite for good customer experience is increasing as awareness and knowledge in the society increases and multiple options or alternatives easily available. The increase pace of innovation and the shorter time-cycle of innovation and imitation has made traditional differentiators like price, quality and delivery not a sustainable competitive strategy in the market.

This has led to customer experience to be new battleground for competitiveness.

The section goes on to describe and list customer experience philosophies as a guiding principle in building a great customer experience.

The customer experience as defined by (Shaw & Ivens, 2002) is a blend of physical and emotional customer experiences. The physical customer experience referred to predominantly in the industries are physical attributes like reliability, services, accessibility, delivery, quality, products, etc. However, these are not enough to differentiate in the market as innovation and global access have given all competitors capabilities to compete on these physical elements. Emotional customers experience, mostly ignored in today's businesses, is the part where a company plans to evoke certain emotions associated to their product and brand so that no competitor can imitate. Emotions cannot be measured but a set of activities can be planned to build or evoke emotions at all points of contacts with customer.

The emphasis of this section is to combine the physical and emotional customer experience that flows seamless with the company brand image as one single experience. The experience should be built around the customers in what is referred as "Outside in" as oppose to traditional organisations approach of "Inside Out".

The section concludes with setting and mapping the moments of the contacts with the customer to build these set of activities and process to offer both the physical and emotional experience to the customer

Customers have long time been at the heart of company's long-term growth strategies, marketing , sales ,product developments, labour, resource allocation , and overall profitability directives.

Companies until now , have been structured and managed around the product and services they manufacture and sell. That led to mass marketing and mass advertising for market share growth leading to commoditization .

Branding then emerged as a differentiator in the highly commoditised market . Branding have helped create value through familiarity, image and trust. Customers tend to value brand, but in actual fact , customers opinion are based on the relationship they have had with the brand. In essence , brand reputation and customer experience are becoming one and the same thing from a customer's perspective.

But in today's interactive era, companies are strategizing to gain competitive advantage from a two-way brand interaction that leverages on information gain from the customer and the interaction with the customer.

The root and basic goal of a company is to get , keep and grow customers. Customers are the source of revenue for a company. Focusing on customer strategy means growing the value of the company by deliberately and strategically growing the value of the customer base

Customer Strategy

Managing customer experience and relationship is what companies do to maximise the value of each customer . Companies that understand the perspective of the customer; what is and what should be-like the customer, put a lot of focus and resources in managing customer experience. A

company must have customer strategy to be able to develop the capability of managing customer relationship and customer experience

Technology advancement has also introduced other variables into the Customer strategy: business objective that requires involvement of the entire organisation. Technology advancement have enabled companies to manage customer relationship more efficiently and provide better customer experience.

competitive environment such as a trust platform , where the trust platforms connects buyers and sellers and build sort of crowdsourcing marketplace. This platform was found to be more trusted in the social media or circles than a company or organisations platform by a research conducted by(Peppers & Rogers, 2016). Furthermore, technology has also empowered customer to inform themselves and one another and demand much more from the companies they do business with.

To build a successful customer strategy focus organisation, traditional organisation must go through the process of transforming from product or service company to customer focus company. That means a company should develop :

- A strategy on ongoing process that helps transform to customer focus
- Leadership commitment to implement throughout the organisation to put customer value and relationship first as the direct path to increasing shareholder value

The emphasis of being a customer focus strategy company is to able to get customers, keep customers and grow your customer base value, see figure 8.

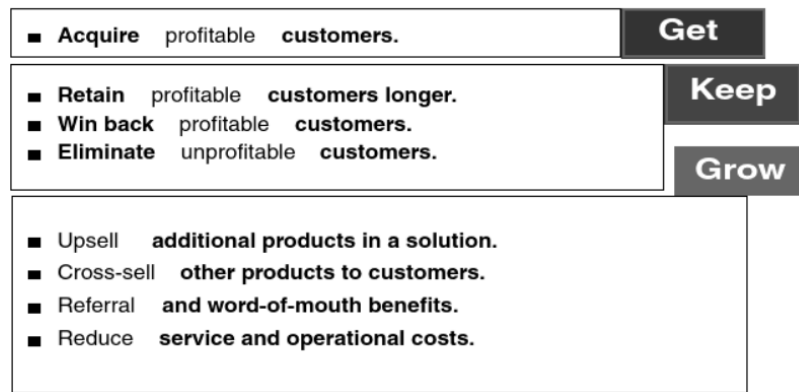


Figure 8. Increasing Customer Base Value , Source : (Peppers, Rogers, 2016)

The reality about becoming a customer focus company is the ability to use customer information to gain competitive advantage to deliver excellent customer experience , growth and profit. Customer relationship management is key to the customer strategy and the subsequent deliverables such as customer experience , growth and profit.

Customer Relationship Management (CRM) is an enterprise-wide approach to understanding and influencing customer behaviour through meaningful analysis and communications to improve customer acquisition, customer retention and customer profitability

In essence , building customer strategy requires a company to treat different customers differently. All customers in all industries want to be treated individually and be personally served. Customer strategy means taking customer specific action, treating different customers differently, improving each customer experience with every interaction with the company and product , building the value of the customer base, creating and managing relationships with each customer that get better and deeper over time.

A customer strategy consists of both operational and analytic parts of Customer Relationship Management (CRM). The operational part is about the changes in processes affecting daily operations that provides different treatment to different customers. The analytical part is about the strategy

and planning needed to build customer value , cultural, measurement and organisational changes required to implement the strategy successfully.

Customer strategy has become critical as there is declining customer loyalty due to easy global access to information and knowledge, and availability of multiple choices or alternatives to customers.

Technologies such as Enterprise Resource Planning (ERP) , Supply Chain Management (SCM) software, Enterprise Application Integration (EAI), Data Warehousing ,Salesforce have assisted companies in managing customers relation by mass marketing , delivering of customised communications , unique product and services to customers based on their feedback and specifications. These technologies have enabled companies to develop new and efficient customer relationship management and develop customer experience mapping. Companies can conduct business at intimate and individual customer level by developing customer relationship and mapping customer experience journey .

Building Customer value strategy through relationship management requires operating in the 4th quadrant in the figure 9 below;

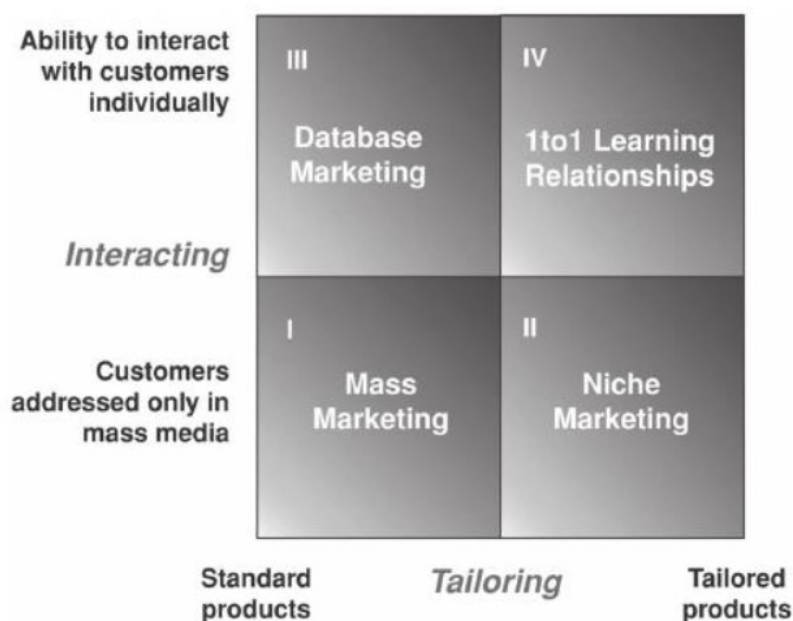


Figure 9. Company Strategy Map Source : (Peppers, Rogers, 2016)

Interactive dimension : If a company is high on the interactive dimension , then the company has capability to send different customised messages to different customers and the company can also remember feedback from each of the different customers

Tailoring dimension : If a company is high on the tailoring dimension, then the company can mass-customised in lot of one size.

Ideal customer strategy-based company wants to be in quadrant IV , where it can customise both the company's interaction and products or service with each different individual customer separately.

Customer strategy focused companies are required to interact with customer and use the outcome of the interactions to deliver a customize products and services. Customer strategy focus is a time-driven process , it is dependent on time and is evolutionary, as product or service are continuously fine tune and customer is increasingly differentiated from others.

Technology advancements have given the enterprise capability to capture the feedback of its customer , then use the feedback to customise some aspect of its product and service to suit the customer individual needs .

In customer relationship focus businesses, companies must integrate the disparate information systems , databases, business units, customer touchpoints and many other parts of the business to ensure that employees who interacts with the customer at any point have real-time and up to date information on the customer in order to optimize interaction with each customer and ensure seamless dialogue. While technology enables one-to-one relationship with the customer, relationship is an ongoing process and not merely a technology.

Technology is therefore just a means to the end. Managing customer relationship also requires the commitment of the leadership and whole heartedly participation throughout the organisation

6.2.1 Principles of Managing Customer Experience and Relationships

Relationships are the crux of the customer strategy focus. Companies need to understand what makes up a relationship, how relationships are formed ,how relationships are strengthened , how relationships are weakened, and how relationships are different from customer experience? Can a company build a relationship with a customer ; if the company knows the customers and tailors offers and communications, remember things for the customers and deliberately builds customer experience? Or is the relationship more of customers attitude or predisposition toward the brand from the customer's prior experience with the brand and knowledge of the brand from other sources?

Managing customer relationship is about establishing meaningful and profitable relationship with the most valuable customers on individual bases and increasing the value of the customer base. Relationships between a company and customer provides the framework for the whole customer value business model. Customer may not be aware of the relationship but will be aware of the experiences she feels from the company.

Customer experience is the sum total of customers individual interaction with a product or service or a company over time . So, managing customer relationship is about what the company does, and customer experience is about what the customer feels as a result (Peppers & Rogers, 2016) .

The exchange between the company and the customer results in mutually beneficial relationship , where customer gives information in return for personalized services that meets their individual needs.

A genuine business relationship has been characterized in (Peppers, Rogers, 2016) to poses the following attributes:

- Mutual
- Interactive
- Iterative
- Providing ongoing benefit to both parties
- Requires a change in behaviour for both parties
- Unique
- Requires and produces trust

Since this is a continuous and evolving process , a company must adopt learning relationship concept to build customer relationship management.

The idea behind learning relationship is that a company gives customers opportunity to teach the company what the customer wants, the company remembers everything and gives back to the customer and keep the customer business. This is a continuous process as the company fine tunes exactly what the customer wants the more the customer teaches the company . This results in invested relationship that neither wants to quit and start all over again i.e. it creates a significant switch cost for the customer. The more a company knows about a customer that competitors don't know, the more the company can do things (services, offers, etc) for the customers that competitors don't even know about(Peppers & Rogers, 2016).

Learning relationship is a collaborative learning platform where the company learns about individual customer through transaction and interaction during the process of interaction. The customer intend learns more about his preference from each experience and feedback from the firm

. The company learns about its own strength and weakness from each interaction and customer feedback and can adjust both strategy and operations. Customers do not want more choices, customers simply want exactly what they want, when , where and how they want it.

Technology is giving companies' ability to use customer information to give customer the most relevant product at the right price and at the right moment

A framework for understanding the customer :

Building a relationship is a fundamental part of human life and people have all kinds of relationships with some closer or intimate than others.

The same concept applies to relationship with a customer by looking at the following human factors :

1. **Customers are People too:** customers are people and they bring to the role of customers the same set of needs and emotions they show in their daily lives. Business must then understand the psychology in relationship in general to be able to build meaningful relation with customers. Relationships don't spring up out of nowhere, they evolve over time and some lead to a very strong or intimate relationships. Relationships must be nurtured once established and customers will genuine sense the loyalty. Business must understand how customer develop relation and what the customers get from the relation to build lasting connection
2. **Retention is not a Relationship :** Retention is essentially a behaviour concept meaning customer continue to buy from a company overtime . Customers can be enticed with loyalty programs to keep coming back to buy from the same company, so it is behaviour loyalty rather than emotional loyalty which is what relationship is about. A relationship in simplest terms as understood by customers is about feeling and emotions. Relationship can result in behavioural loyalty, but it is much more where customer is invested in the company, product ,image and speak glowing about anything from the company

3. **Who decides is a relationship** : Customer relationship , just as interpersonal relationship develops over time? Relationship are by definition a two-sided affair; they must be mutually felt. A company needs to have customer strategy that focus on ensuring that everything that the company does is oriented towards building solid customer relationship
4. **The need for Insight** : Companies must understand the customer and must understand the nature of genuine relationship. Hence the need to obtain the kind of insight needed for that. To obtain customer insight we must understand customers as people and how they live their daily lives , how they encounter the company i.e. more humanistic view.

A framework of understanding a customer is presented below by (Peppers & Rogers, 2016) :

A framework to facilitate thinking and understanding of the concept of Customer Relationship Management and the factors that allow companies to build closer relationships

1. Customer Environment :

To establish a genuine relationship , a company need to first understand the environment in which the customer operates i.e. customer context. Understanding customer context means , company must understand what is going on in customer daily lives, goals, challenges and opportunities, what customers are trying to achieve, what customers are looking forward to , what customers dread, what customers must get done, etc. on an individual basis.

2. Customer Expectation :

companies need to meet customer expectation but that is not enough for relationship building. Customers have difficulty in verbalizing what they need from a company they are dealing with. Expectation is also set by similar

experiences or imaginations of the customers. So, from the company perspective , it is important to not only understand what customers is expecting but also what customer is not expecting to deliver the “wow” factor

3. Customer Emotions :

Relationships are generally formed from emotions. Just like interpersonal relationships, customers also build emotional connections to companies and brand to the extent that they miss the company/brand when they are not available . Companies must therefore set out to reduce negative emotions and strengthened the positive emotions at every customer touchpoint

4. Customer Experience :

A succession of positive experience is likely to build a genuine relationship over time. Every interaction(i.e. all customer touchpoints) with the company or brand is an experience and most important thing is the view of the customer. What customers perceive the experience they have been provided?

5. Customer Engagement :

Involving customers more to become partners in the co-creation of products and service , involved in delivery of desired solution and outcomes

The framework above is a guiding principle in how to build emotional attachment to form a successful customer relationship to deliver a branded customer experience

6.2.2 A model for managing Relation and Improving Customer Experience

If a business strategy is based on managing customer relationships, then treating different customers differently must be a core part of the strategy. A company must be able to identify and recognize different, individual customers, and what differentiates these customers.

A company must be able to interact individually with any customer and change the company's behaviour to meet the specific needs of that customer, as it discovers those needs. A customer must perceive and see that the company is acting in the best interest of the customer first and then of the company. That over time will build the trust and create customer value which are part of the fundamentals of the mutually beneficial relationships.

To build a customer value through a relationship management, a company must engage in four step process called IDIC : *identifying customers, differentiating them, interacting with them and customizing for them*, (Peppers & Rogers, 2016).

These four steps represent the mechanics of building a genuine customer relationship, but the most important thing is that the process happens in the context of trust. It is also important to note that building relationship has also non -emotional part i.e. mechanical and physical activities to engage the customer, which together with the emotional attachment solidifies a relationship. The four-step framework, see figure 10, are ;

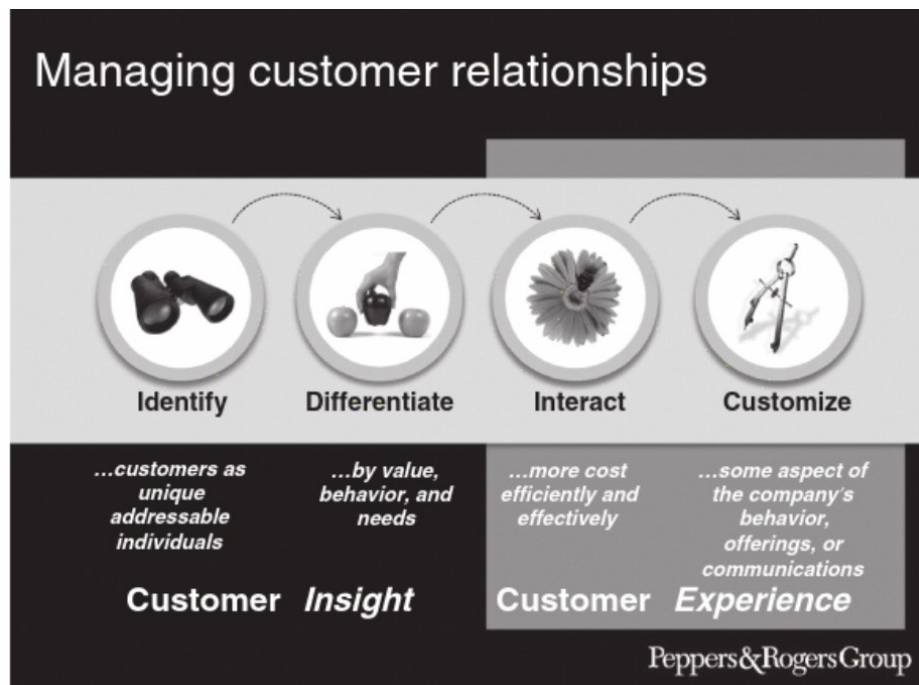


Figure 10. Analysis and Actions Source : (Peppers, Rogers, 2016)

1. Identify customers.

Relationships can only be formed with individuals and not group or segment. So, companies must firstly identify individually their customers. This includes organising various information resources to have a customer-specific view of the business. That means the company has the capability to tag a customer and be able to recognize him when he comes back, whether in person, by phone, online, by mobile app, or wherever, The company must be able to know the details of each specific customer including the habits, preferences, and other characteristics that make each customer unique.

2. Differentiate customers.

Being able to differentiate customers allow companies

- to focus its resources on those customers who will bring in the most value for the company, and
- to develop and implement customer-specific strategies designed to satisfy individually different customer needs and improve each customer's experience. Customers have

different needs and different needs drive different behaviour . Companies can observe the behaviour to estimate specific customer value . Customer grouping based on a specified variable is a critical step in understanding and profitably serving customers.

3. Interact with customers:

Companies should continuously improve their interaction with customers. Each successful interaction with a customer should take place in the context of all previous interactions with that customer. Customer interactions, when done right, provide better insight into a customer's needs and keeps customer information up to date throughout all the customer touchpoints

4. Customize treatment :

Customer's experience should be customised on that individual's needs and value, to make it more relevant to the customer. Company should continuously adapt its behaviour to satisfy the customer expressed needs, whether in terms of product , package and keeping conversation going

6.2.3 Measuring and Managing

Customers have long term value because they have memories. Any time a customer has experience with any business , his intention or likelihood to buy from that business in the future is liable to change (Peppers & Rogers, 2016).

In financial terms , a company's actual economic value is estimated in terms of discounted net present value of the future stream of cash flow that the company is expected to generate. With the same assessment of customer value , it means when a customer likelihood of buying or sharing her

experience with friends in the future changes, the company likelihood of future cash flow changes (Peppers & Rogers, 2016).

This may be not easily noticeable by companies, but company's long-term value can be enhanced or destroyed by the current individual experiences of their customers. Customer lifetime value(LFV), defined as the net present value of the future cash flow attributed to that customer (Peppers, Rogers, 2016).

Customer equity:

Customers are revenue generating and source of value creation for a business, therefore customers are responsible for shareholder value. So, the sum of all customers(current and future) lifetime value represents the actual economic value of the company. That means if you take away profit generating customer , the value of the company declines. Customer equity is therefore determined by value of customer relationships.

Customer loyalty:

Most likely plays a significant part in company's effort to maximize the value its customers create. That means increase in customer loyalty increase customer equity level. Customer acquisition, retention and churn may not be accurate measurement in this modern environment as customer behaviours change quickly and so is the customer's value to the company. It is worth looking into how to measure or ensure increase/ avoid reduction in customer business with the company .

Return on Customer (ROC):

Is designed to track how well a company is using customers to create value. In financial terms , Total Shareholder Return is defined as the overall return a shareholder earns from owning a company's stock over a period of time . The same definition applies to Return on Customer , in terms of customer equity.

ROC equals company current period cash flow from its customers plus any changes in the underlying customer equity, divided by the total customer equity at the beginning of the period.

A company can also measure the efficiency with which customer create value : customer base is a revenue generating asset for a company that means, to quantify how well business creates values from its customers, you will need to apply the equation ROC(Peppers & Rogers, 2016)

A company can then monitor how Customer Lifetime Value(LTV) changes and what causes those changes , then a company can use ROC metric to manage its overall business productivity. Company can then improve factors that affect customer equity like loyalty, profit on value -added services depending on the performance of LTV

By using LTV as a tool and tracking LTV changes over time a company can maximize its ROC on individual customer. A company can know whether acquisition or retention over a period of time, will be a better yield or not.

ROC metric balances the effect of short-term results with long term ones .
At a company level, ROC equation is defined below :

$$ROC = \frac{P^{(t)} + (CE^{(t)} - CE^{(t-1)})}{CE^{(t-1)}}$$

Where

$P^{(t)}$ = company cash flow in period t

$CE^{(t)}$ = customer equity in period t

A company should be able to analyse and deduce how LTV is likely to be influenced by various drivers and by the attitudes of customers. A company must however strategize not only for the short term i.e. “new customers added” but also maximize rate at which overall economic value is created for the long term

Technology and tools for Customer relationship management :

In the interactive age , business need to continuously develop real-time insight into the nature of their individual customer not only for marketing but also that the customer can be given the right offer in real-time (real-time analytics) at any touchpoint. Customer analytics offers the missing link to understanding a customer. Prediction based on the value of customer information helps companies to optimize each interaction with each customer. The analytics tool helps to classify, estimate, predict, cluster, and more accurately describe data about customers, simplify how it views its customer base and how it behaves toward individual customers. The critical fundamental element here that need mentioning is the quality of the data and data integrity as data from varying sources and ages are used as sources for these technologies and tools.

There has been certainly great progress in Customer Relation Management software and tools to provide key customer insights starting from the initial Enterprise CRM to current CRM in the cloud, where customers participate themselves in the environment rather being serve as target or lead.

It is important to use these technologies , such as CRM with analytics and predictive tools, but a business process to manage customer relationship should be the key focus of the company

6.2.4 The Fundamentals of Customer Relationship and Experience

This section discusses the understanding and the importance of customer strategy and how to apply it to the task of managing a company successfully in the 21st century. The emphasis of customer strategy for a company is to build the capability to get , keep and grow customer base value.

Relationship management is the key for customer strategy and customer experience. To build a relationship , a company must first understand a customer and customer context. Customer context meaning understanding daily lives of customer, their aspirations, their fears, their opportunities and challenges . It requires the commitment and leadership to implement throughout the organisations the mentality and culture to put customer value and relationship first as the direct path to increasing shareholder value. A company must also understand both the physical and emotional part of building a relationship and once relationship is established , a company must nurture that individual relationship.

A learning relationship culture is the type of relationship needed for the customer empowered culture of information age and the age of transparency. A company forms mutually beneficial relation with customers on individual bases , where customer gives information in return get customised offerings, services and customer experience. Customer learns her preferences and habits, and the company learns its strength and weakness on ongoing basis.

This section also mentions the advancement of technology and tools from the initial enterprise ERP to ERP in the cloud that provides all the capabilities and predictions to obtain and harness customer information for value creation. This section emphasis that technology is a means to the end, but the primary focus should be on the customer trend as the power of technology has and continues changing customers behaviours.

This section presents a framework with a four steps process called IDIC (*identifying customers, differentiating them, interacting with them and customizing for them*) to pursue the customer strategy via relationship management . A means to measure efficiency and manage creation of value from customer base was also introduced with the concept customer lifetime value and customer equity. The section introduces a tool to monitor, track

and improve customer value with metric called Return on Customer (ROC) which has similar concept to financial assessments of company in terms of shareholder value

6.3 The Evolution of Digital Customer Experience

6.3.1 Emergence of the new customer new voice

Customers today have mobile devices and infinite amount of networks of the world internet infrastructure which can give them direct access to unbiased, unfiltered, and unmodified information on businesses, products and services relative to competitors in the any market and region of the world.

Customers have more transparency into businesses than businesses have into customers. Customers collect , share and manage huge amount of data online and, in most cases, these online friends are known in life or by mutual friends. Customers choose friends online base on some traits and are also creating large network of business contacts and relationship online(McKean, 2014).

These customers are more informed and capable of sharing information on a massive scale about anything , anywhere so long as they feel safe in that context. The access to mobile device platforms also adds the anywhere and any place mobility factors to the new customer sharing capability. There is now, in this modern world, an increasing need for businesses to be relevant and transparent at any time. There is also increasing evidence for the new customer to interact digitally rather than face to face (McKean, 2014). There is also research that showed that even though the new customer is willing and able to share information, they do not volunteer information without

any mutually beneficial items like utility or rewards and or safety (McKean, 2014).

This creates a profile of new norm of sharing behaviour of personal information in the context safety/privacy and monetization of benefits. This transparency has empowered the new customer .

The sharing culture is increasing because customers have both the motivation and the tools to share. The motivations are like benefits or rewards, safe to share or privacy protected, helping out ,etc. The tools are modern technologies that enables sharing such as mobile devices, internet , sensors and connectivity. Research by (McKean, 2014) indicates an amazing increasing trend of sharing and decreasing in privacy concerns among the new customer.

Businesses obtain customers shared information either intentionally or incidentally. Incidental sharing is when businesses obtain shared information from the customer through analytics and inference algorithms , business can infer from a particular device that purchased X item and searched on three Y items on a specific day, so it can be inferred that the customer may also purchase Z item related to Y item in the future. Currently 95% of the information in the big data that businesses use for prediction are based on the incidentally obtained information . And research has shown that this incidentally shared information has the lowest value of shared information ranging between 10-25 % accuracy (McKean, 2014). Intentional shared information is obtained when business leads customer to be motivated and secured enough to share their personal information relative to a product or service. This is the richest and most valuable type of shared information but currently makes only about 10% of what business operate on. An example is where a customer exchange information with business for utility and rewards benefits.

In essence , a business need both intentional and incidental shared information to predict accurately what ,how and why of a future purchase by customers. So, there is urgent need for businesses to create or build the capability to motivate and provide safe environment for customers to volunteer personally revealing information. This will increase the level of intentionally shared information for better and relevant offering to customers.

People in this generation like to share when condition is right , and the tools & capabilities to easily share are advancing & increasing (mobiles devices, IoT, connectivity) , so business need to offer motivating value proposition and safe environment for customers to share revealing aspects of buying intention and context .

The value of intent for a business is to know every variable that influence the purchasing intent both emotionally and rationally to the level of decision making so that each offer could generate sale. As of today, 90% of consumer data collected are not able to predict purchase intent or give context to the tent (McKean, 2014).

People like to share by nature and therefore takes every opportunity to do so. A research by Harvard University mentioned in (McKean, 2014) states that the act of sharing engages neural and cognitive mechanism associated with phycological rewards for people

6.3.2 Customer information business model (organisation perspective)

Businesses have been collecting incidental and indirect data from customers from increasingly more touchpoints such as Google Search, credit card payment, Facebook post , Amazon purchase , smart phone use ,etc, as the world is becoming more digitalise and mobile. And despite the use of advanced technologies such as big data, analytics and predictive tools on the

incidental collected data, the predictions or outcomes still produce success rate of less than 10%. This has been generally accepted in the industry because of the heavy investments in these technologies such as big data, CRM, Business Intelligence, Campaign management, predictive analytics , and the difficult to get customers to directly volunteer personal information on what they want and why(McKean, 2014).

According to (McKean, 2014), 90% of customer data collected by businesses are these indirect/unintentional data and it has been shown to miss much of the customer intention and the broader context to create a strong relevancy of business offering to customer. An amazing 95% of the time, consumers or customers deemed the business offering irrelevant(McKean, 2014).

As customers and consumers get more accustomed to leaving more digital footprints in their online interactions and with relatively little digital regulation , businesses have made great progress in leveraging huge amount of indirect data on customers and consumers . This collection of large volume of data has also resulted in need for more analytically intensive approach to both online and offline initiatives (e.g. enterprise warehouse, BI, data warehouse, web analytics, CRM). The business outcome or innovations from this approach have always led to inferred behavioural models according to (McKean, 2014), which has low accuracy in terms of predicting customer offer relevancy. This creates a cycle of businesses always playing catch up with offer relevancy against the rapid digitization of the mobile customer and her needs

Business operate on information, but consumers have delegated business to indirect information because consumers or customers have been unwilling and unable to communicate directly to businesses about what they want and why. This has led to businesses focusing everything on building the

competence for indirect information model, leading to the less effective indirect information business model.

This indirect information business model requires massive information infrastructure to build the information competence. Businesses collect indirect information from customers that customers do not intend to be used to help businesses. There are seven factors which drives these competences just like building the direct information model competence. These factors are :

People : People skillset are prepared and developed in the indirect-information model approach for collecting and analysing indirect customer information

Process : processes are designed to optimise the collections and analysis of indirect information from variety of indirect sources. In most cases , more than one process will be needed to compensate for the lack of direct knowledge of customer's intent

Organization Structure: Organisational structure that supports collecting and analysing various indirect information from different sources to execute indirect information business model.

Culture : Values, attributes, standards that focuses on achieving customer insight from indirect information sources

Leadership: leadership deeply embedded and believed in the success of indirect information business model

Information: A complex information model built on premises of a proxy of the real world. The variety of indirect information sources and multi-structured data structure leads to complex indirect business model

Technology : focuses on internal and enabling technologies

The data flow in this indirect information model infrastructure is complex in terms of integrations of many sources and format of data, different levels of transformation of data, different sovereignty and ownership of data , the purpose for which data was collected and many elements of data needed for making inference about the customer intent. Sometimes in the pursue of better knowledge from the indirect information sources, business must push the boundary further into grey areas of privacy violations

6.3.3 Customer information business model (customer perspective)

The emerging customer new voice business model is about a two-way communication between companies and businesses. Customers can now directly communicate with business at scale.

Traditionally, businesses have pushed information on customers based on their prediction of what customers want or need , in order to sell product and services. In this information and interactive age, businesses will need to learn how to adopt to the modern information flow to first learn what customers want and need in order to make relevant offers to the existing and potential customers.

Customer-Direct Information Business Model

Business now can embark on learning and leveraging the modern era information flow i.e. customers and consumer growing willingness and capabilities to directly share personal revealing information. The vision of 360 view of a customer or the one version of truth cannot be attained from

all the big data technologies, analytics and predict tools based on the indirect information sources discussed by (McKean, 2014). 360 view or one version of truth can only be attained through the one source, which is directly from the mind and heart of the customer.

Many businesses have started paying attention to the new customers voice because this new voice has empowered the customers, made customers knowledgeable with multiple alternatives and ability to influence a network of potential customers around the world. This new voice is willing and able to share information with business but is also demanding an equal partnership and control in the monetization of their personal data. In this partnership customers will share their truth and knowledge for added value from business. This is creating an opportunity for business to finally move from the indirect business model where offers made by inferred decision are viewed as irrelevant by customer in 95% of the time to direct information model to have access to one version of the truth from the customer directly.

Most of the leading companies in the 21st century have already started the journey of forming partnership with customers to create the direct-information business model to make them get better knowledge to make products and service that have high relevance to the customer. Companies such Amazon, Apple, AT& T, Jaguar, Mercedes -Benz, Nike , Virgin Atlantic have all started different initiatives that reward customers for intentionally sharing personal information directly with the business. It has been shown by (McKean, 2014) that the initial results from direct-from-customer knowledge approach have yielded success rate from 20-50 %. The model has also increased the effectiveness of generating revenue . It was also shown that 70-75% investment of indirect information model infrastructure is spent on compensating for the inaccuracies in sourcing information indirectly from customers(McKean, 2014) .

The evolution or migration to direct-information model would also affect all the factors that traditionally influenced setting up indirect information model . Factors such as people, process, culture , leadership , technology and information will all have change to drive the success for the new direct-information model.

The leading companies are showing some success in catching up with today's mobile and digitize customer by simply communicating directly with the customer "... we will make your life easier and reward you financially relative to our product and services in exchange of direct knowledge of your buying intention and context..." (McKean, 2014). The emergence of direct-information model aided by megatrends in digitilisation technologies is not only shaping individual lives but also the fundamental strategy on which businesses must operate in the future.

Businesses depends on customer and the new customer voice have empowered the customer to demand or expect high level of relevancy in product or service offering and customer experience. Customer are simply demanding relevancy and businesses know that they must be relevant or next relevant competitor takes the customer business . Businesses must meet these demands and at the same navigate through increasing privacy regulations. Regulators are also increasing pace to catch up with the rapid technology advancement and digitilisation. And the regulatory trend is increasingly shifting control from businesses to customers from "Do Not Track" to "Right to be Forgotten".

Massive infrastructure and investment of indirect-information model have only yielded 10% of customer relevancy (McKean, 2014) despite the continues advancement of big data and analytics. So, the future information model of data-driven business is gearing to direct-information model . This is also because customers are increasingly willing and able to share personal information in this age of cultural information sharing norms.

Personal information sharing customers have been doubling every year (McKean, 2014). This direct-information model requires businesses to change in culture and competence from an in-house customer data model to an externally focused “information direct from customer” information model (McKean, 2014). This model increases businesses accuracy level from the 5% in indirect-model to 20-50% accuracy levels. The model also improves greatly business performance and cost efficiency (McKean, 2014). Consumers or customers are and will continue to evolve at a quicker pace in use of technology and personal information. The goal of a business is therefore to minimise this gap to enable “direct from customer” information source.

The first key steps for a business to shift to direct customer information model should include the offering of two-way information exchange with customer as part of the company core value propositions. This model taken from (McKean, 2014) includes the following steps:

1. Determine what direct consumer or customer knowledge is mostly valuable to the business
2. Determine what benefits can be delivered in exchange for this knowledge
3. Proactively minimize barriers for information sharing
4. Deliver reward in sync with current core value proposition delivery
5. Communicate and reinforce utility/reward delivery and information well-being

Business must offer explicit motivators for customer information sharing and at the same time provides safe environment for sharing.

The other key step is to build the direct-information business model by carefully migrating from indirect-business model on all the following competences :

People : Both skill and mind set must continuous evolve to business strategy driven by customers and their information

Process : business process must be re-adjusted and reverse to lead to the customer always being the initiator of interactions

Organisation Structure : Incremental change to organisational structure where customers are initiators of interactions and transactions

Leadership : open for developing new skill set from original traditional leadership skill set

Information : Gradual evolution to the world where customers manage their own data

Technology : Technology need to support reverse flows where customer can bring own information, device and technology.

The shift to direct-information business model is to build the capability to be able capture the actual intent and context of a customer purchase directly from the customer, incorporate these into decision making to provide offering of high relevancy to the customer . Traditional indirect-information business model has been based on inferred intent and context based on the indirectly collected customer data . This indirect-information business model has been shown to have the lowest value in terms of customer relevancy , see figure 11

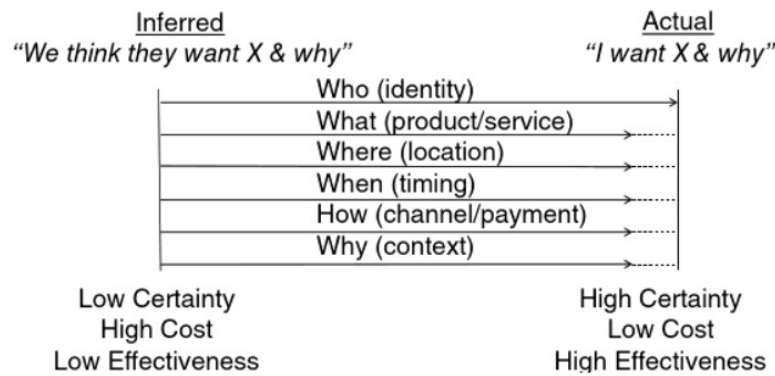


Figure 11.Intent and context Continuum Source: (McKean, 2014)

Even though incidental shared information will still be collected and analysed to infer buying intentions, volunteered information directly from the customer which generates actual buying intentions holds the highest promise for businesses who want to achieve high levels of relevancy. Volunteered information is especially important in this era where customers have more information and power over their timing of interactions and transactions

Practical Guide :

To leverage the opportunities in the new customer voice , where customers are willing and able to exchange personal information for value, companies need to change their marketing , processes and IT systems to support customer-first initiated interactions. Customer initiated interaction is when customers first initiates the buying processes at a time and location that suits them. Companies need to motivate customers for information exchange in a respectful manner, respect customer data ownership and provide safe environment in a mutually beneficial context.

A company can start this journey with the strategy . At the business leadership level, a rigorous business planning process should be set to look at how volunteered personal data trend impact the organisation, existing and potential partners in the value chain. It is obvious that personal

volunteered information will impact a consumer-driven business the most, but this will impact B2B as well. Future opportunities, threats and challenges should be addressed in this context.

The next impact to look at is marketing and sales as this function will move from pushed marketing to directly engaging the customer or consumer to exchange information in order to create customer or consumer relevancy. This is because the modern customer is smarter and have a view of global marketplace value proposition and can educate each other via social media or other channels. A survey has indicated that customers trust other people's recommendation more than any ads, marketing or campaign from businesses (McKean, 2014). Target and segmenting will shift to individual bases as customers demand more a niche product and service. The timing of offering will also move from push campaign to just-in-time response to customer-initiated request for information or proposals.

As digital channels for engaging customers increases, customers are always going to be a click away to moving to a competitor, so listening, availability in all channels and flexibility becomes key to business. There should be more focus on consistency in customer relevancy than just acquisition, growth and retention. Customer service must be holistic to analyse customer flows across all touch points. With interaction of customer service with customer or consumer's personal data, business will be able to see customer view around a service event rather than having only the business system view. Finally, the strategy, policies and process by this direct-information business model will introduce new technical requirements that will impact IT architectures, infrastructure and applications. This will require the involvement of multiple IT groups in building and supporting new environment where companies continuously receive personal RFI (Request for Information) from customers and decide based on several factors to bid for them in real-time.

6.3.4 Engaging Tomorrow's Customer

With the continuous advancement of the interconnected world, customers are increasingly generating and sharing both incidental and intentional information more and more. This will impact their buying behaviour. With the proliferation of internet of things in every aspect of lives such as wearables, transportation, commerce, health, automotive, gardening, home; tomorrow's customers are going to gather huge amount of digital information's and own it in their personal data storage. Tomorrow's customers can, in real-time, select to share their stored digital information with the business of their choice to give opportunities for the selected businesses to learn their purchasing intention and context.

Organisation will have to change to a new mind-set to establish a true partnership with customers where information and data flow freely between the organisation and customer. Customers will have the power and means to update and record every interactions and transaction in the digital world into their own persistent permanent personal storage for personal and commercial activities.

Tomorrow's customer will eventually have new attributes of professionalised buying, independence, personal telemetry (because of the embedded sensors), information competency, transparency, privacy aware, information ownership, high expectation, sharing abilities, disruptive opportunities and intolerance (McKean, 2014). Tomorrow's customer is going to be like a company by itself.

Business will have to evolve to "direct-from-customer or consumer" buying models with inferred-based models playing supportive data role. Business analytics should embrace customer-initiated buying activities and customer personal data stores. Business should also attempt to participate in consumer to consumer sharing economy. Business must expect tomorrow

customer to become more powerful and in control of all data (both online and offline) generated by the customer to decide what , how and who to share data within a professional way. In fact , (McKean, 2014) states that the personal data industry will evolve to include all kinds of services supporting customers managing and monetizing their own data .

Business should move more from building the one-way selling and marketing competence to a more of a buying enablement competence . Buying enablement provide buyers with useful information independent of one-sided business agenda. Now customers have greater power to ignore selling /marketing , so business should build tools that assist customer in buying with real customer buying behaviour independent of any business bias. This tool could assist customer-initiated request for information with desired and highly relevant offers based on customer buying intent and context. Then business can enter into negotiation phase with the customer if there is mutual agreement to proceed. If there is agreement in the negotiation phase , then transaction takes place

6.3.5 Adapting for Tomorrow's Customer

Businesses today build their capability of collecting and analysing customer data to predict customer's future intent and context based on data collected from the customers incidentally; that means data collected indirectly without customers explicit knowledge of what the data is going to be used for. It has been shown that even with advancement of big data and analytics , the results of the prediction have low accuracy (5%) levels in terms of predicting customer relevancy (McKean, 2014). Indirect data collection also requires complex infrastructure and architecture as there is need to collect and aggregate data from various sources ,various kinds and formats to compensate for the high inaccuracy in predicting customers intent and context. This also leads to heavy investment to about 70-75% of overall information technology investments(McKean, 2014).

The section introduces the profile of tomorrow's customer with new voice as an opportunity for businesses to leverage and migrate from indirect-information business model to a more direct-information business model where businesses engage with tomorrow's customers in two-way information exchange. The profile of a tomorrow's customer is that of one who is willing and able to share personal information when there is mutual benefit and a safe environment to do so. Tomorrow's customer generates enormous amount of personal data both online and offline due to the increasing connected world (Internets of things, embed sensors, mobile devices, etc). Tomorrow's customer knows the value of her data and wants to own it, wants to be involved in managing and monetizing her data

Business must shift mind-set to entering into mutually beneficial partnership with the tomorrow's customer by including an offer for mutually beneficial direct-information exchange with the customer as part of their core value proposition. Business must offer high motivators and safe environment to entice tomorrow's customer to exchange information with them. Business must gradually move away from traditional push marketing and sales to more buying enablement for tomorrow's customers, where they rather help tomorrow's customer to purchase without any business bias. Businesses must re-align and adjust their process to always support customer-initiated interactions and transactions .

When business engaged with tomorrow's customer in this partnership , they can obtain the direct-information and knowledge from the customer which is the 360-view vision or the one version of the truth to build the actual future purchase intent and context of the customer. This direct-information business model has been proven to yield 20-50% accuracy of customer relevancy at much higher revenue performance and low cost(McKean, 2014).

7 EMPIRICAL STUDY

7.1 Organisational Perspective Research Review

This aspect of the research is based on prior practical survey or research done by various organisations on industry perspectives and development on digital transformation and customer experience. Review of the results of these studies will be conducted to build a common industry perspective on digital customer experience and how the industry is addressing it.

A review of the study on digital transformation and customer experience by (Capgemini & MITSloan 2011), conducted in north America, Europe and Asia across various industries such as Telecom, Retail, Manufacturing & logistics, Energy & Utilities, governments, Financial Services, Pharmaceuticals and Medical, includes the following highlights:

The key 3 areas or pillars identified in the research as central to the digital transformation in all the companies studied are:

- 1) Re-envisioning customer experience,
- 2) Operational processes and
- 3) Business models.

The common areas of pressure or drivers to embark on digital transformations for these companies have largely come from customers, competitors' and employees.

Customers: are becoming too demanding, they want to be in charge and as one executive in the study indicated; the customers online behaviour is developing expectations and behaviours that the customers apply in other contexts as well.

Employees: are faster in adopting digital technologies and devices, and some of the employees bring their devices to work even if it is not allowed

by IT. Employees want to collaborate with colleagues like they do with friends.

Competition: Other executives cited competitive pressure and the pace of business. As the pace of traditional business slows quarter after quarter, it increases the pressure for business transformation.

Different companies in the (Capgemini & MITSloan, 2011) research have shown different pace and experiences in the success of their digitalisation journey for different reasons. However, there are some common areas or elements that all executives of these companies have focused on as priority for their digital transformation:

- 1) **Customer experience**
- 2) **Operational process**
- 3) **Business models**

A study by (Cognizant, 2014) research also focused on digitalisation developments in various industries which includes life sciences, electronics, retail, manufacturing, consumer goods, chemicals, banking and insurance. The overwhelming pattern identified from the research are the common elements that are applicable to most companies across these industries. This highlighted some important key discoveries.

Similar to the results in (Capgemini & MITSloan, 2011), (Cognizant, 2014) identified the key focus areas on four fundamental elements for digital transformation:

- 1) **Customer**
- 2) **Products**
- 3) **Process & Systems**
- 4) **Organisation**

(Sato & Wang, 2019) conducted digital transformation survey across 13 industry sectors ; automotive; consumer electronics; consulting and systems

integration; education; finance, insurance and real estate; government; healthcare, medical and pharmaceutical; media, interactive and public relations; news and entertainment; retail; technology (hardware, software and services); telecommunications; and travel and hospitality that also resulted in the following discoveries:

The primary and the top goal in these industries among the companies surveyed in (Sato & Wang, 2019) is: reaching and engaging customers effectively i.e. customer experience and management. Then subsequent ranked goals are “ gaining competitive advantage in the market and implementing data-driven business. The pattern established in these reviews; from (Cape geminin & MITSloan 2011), (Cognizant ,2011) to (Sato & Wang, 2019) for these companies is customer experience & management as primary goal for digitalisation i.e. understanding and serving the customer .

While some of the findings in (Capgemini & MITSloan, 2011) on why the companies embarking on digital transformation are having different results are due to lack of internal skills or capability to leverage full potential of digital technologies, (Cognizant, 2014) findings indicates that some of the underlying issue is that companies do not capitalize on the availability of the latest digital technologies; either due to the complexity of the technology package or unaware of the potentials in these technologies.

7.1.1 Customer Experience Shapes Digital Transformation:

In both (capgemini&MITSLoan, 2011) and (Cognizant, 2014), customer experience has been the fundamental and primary driver for the company's digital transformation. All the core aspects of the transformation have been developed in order to address the customer experience challenges or opportunities.

For example, in (capgemini&MITSLoan 2011), the research leveraged three key areas, dividing each key area further into three elements to build a general

framework for digital transformation building blocks which consist of total of nine elements, see figure 12.

- **Customer Experience**

- Customer understanding
- Top line growth
- Customer touch points

- **Operational Process**

- Process digitization
- Worker enablement
- Performance management

- **Business Models**

- Digitally modified business
- New business
- Digital globalization

In (Capgemini & MITSloan, 2001), **customer experience transformations**, is the first key elements that companies are addressing i.e. customer understanding, Top line growth and customer touch points.

To understand the customer and gain insights according to (Capgemini & MITSloan, 2011), companies are using digital technologies such as analytics base segmentation and socially informed knowledge to understand specific geographic and markets, and what satisfy or dis-satisfy customers. In addition, the companies are leveraging their presence in social and online media to effectively promote their brand. In some cases, companies are creating online communities with customer feedback and suggestions that may lead to discovery of new services and business opportunities.

Top line growth deals with the use technology to enhance in person sales conversation and CRM(Customer Relations Management) to customize product and interaction with customers.

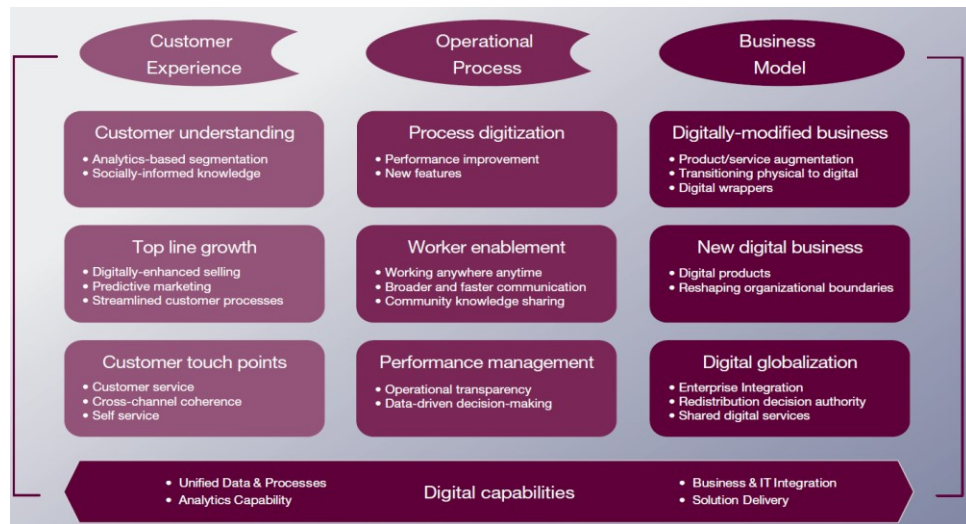


Figure 12. Building blocks of the digital transformation. Source : Capgemini & MITSloan 2018.

There are several ways companies are addressing the area of a customer touch point in the digital world. Some are using technology (mobile platforms, social media, geolocation, augmented reality, personal digital assistant) to enhance service and experience. Some are providing integrated multiple channels for the customers. However, it is important to understand that multichannel services require envisioning and implementing change across customer experience and internal operational processes. Some are introducing flexibility and choice to the customer by offering digital tools for self -service.

The four key elements identified in (Cognizant, 2014) ; **products , process & systems and organisation** also underline customer experience as fundamental issue or subject these companies are addressing , see figure 13

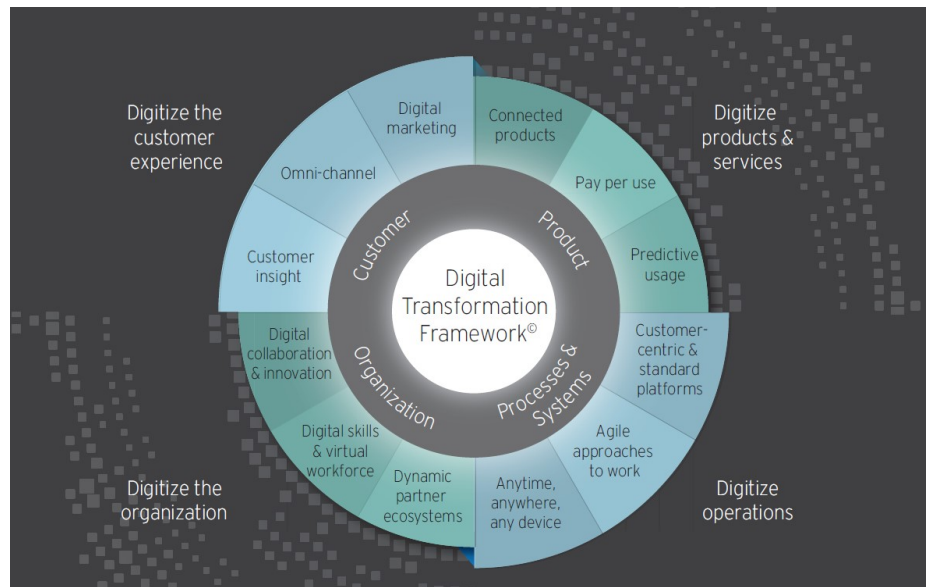


Figure 13. Cognizant's Digital Transformation Framework. Source: (Cognizant 2014)

In (Cognizant, 2011) the first element in digitalisation is about the **customer experience**: how to understand the customers better, align your service to customers profiles and digitize your customer experience.

According to (Cognizant, 2014), understanding customer in the digital era goes beyond historical information about what products customers purchased but rather to have advance, predictive and insightful analytics about the customers profile, daily online behaviour, likes and affiliations of any kind. The complete mapping of customers digital footprint combine with the physical world gives the insight of customers preference to their buying habits.

One company studied in (Cognizant, 2014) is Echo Next, a music intelligence start-up company. Echo's intelligence service can give more than the music a customer prefers to listen. The intelligence based on your music preference can reveal your taste in food, movies, literature, product preferences, political leanings and even measures of intelligence. For instance, people who listen to jazz tend to care less about sports.

These acquired customer insights can be used for product decision making and or for marketing strategy. In another research conducted by (Bender & Willmott, 2018), using real-time data to create personalized customer experiences from data-activated marketing saw an increase in total sales of 15-20%.

(Cognizant, 2014) further discussed another aspect of understanding of customers which is the customer digital life where multiple means of interaction for example through mobile and social media are available for the customers. Naturally, customers will expect to be engaged through these channels and have the flexibility of choice of which channel to order and which channel to receive their products. It is therefore important to incorporate omni-channel communication and service as part of understating the customer.

The other discovered key elements of digital transformation in the review that are necessary enablers to support the company's objectives and ambition level for customer experience are mostly operational and business model transformation.

7.1.2 Transforming operational processes:

To effectively provide and support the customer experience transformation, there is the need for internal operational processes alignment with the customer experience process.

(Bender & Willmott, 2018) review of companies also indicates that for the next generation operating model in the digital world, companies should reorganise around customer journey and combine digital capabilities and technologies. The capabilities identified are : Lean process redesign, digitization, Intelligent process automation, Advanced analytics, Business process outsourcing

(Capgemini & MITSloan, 2011) study categorise the internal transformation to include process digitisation, worker enablement and performance management.

Process digitization mostly involves standardisation and automation of business processes and other core system processes to allow companies to refocus their resources on more strategic tasks. There are also empowering workers with tools such as mobile platforms and collaborative tools that is leading to efficiency and knowledge sharing.

In (Cognizant, 2014) Operational process transformation is addressed in terms of digitizing products and services, operations and organisation .

With the insight gain from customers, organisation have recognised that they cannot focus on selling one-off products but need to shift to selling experience. The product itself can be the means of selling and discovering new experiences to the customer. With the use of digital technology, the state, behaviour and interactions of products with its surroundings and consumers can be tracked, monitored, analyse, improve and modify creating a continuous feedback of need and services. These feedbacks generate insights on the products and customers and can lead to new services and business opportunities

(Bender & Willmott 2018) showed that after four months of applying insights from people analytics , one company increased customer satisfaction to 15-20% and sales by 5%.

According to (Cognizant, 2014), organisation cannot meet these fast-changing market developments without being flexible and agile in its operations. It is therefore essential to transform organisation's systems, business process and IT services to develop the capability to respond to pace of market needs and changing of the customers digital experience. The availability and commoditisation of digital technologies such as cloud

platforms, mobile platforms and analytics platform, which can inherently update and improve continuously, provides the essential foundations for organisation's operation transformations.

Business processes and IT operations can be automated and source globally which reduces operational cost and at the same time provides the flexibility to dynamically create just the needed software and services to meet the market needs(Cognizant, 2014). Companies need to move towards integrated technology operating model i.e. companies need to integrate their digital tools with legacy IT services(Bender & Willmott, 2018).

Offering total experience involves integrated ecosystem. Organisations are going to collaborate beyond the corporate boundaries for co-value creation involving other organisations and most probable end customers feedback and suggestions(Cognizant, 2014)

7.1.3 Transforming business models

Customers with heavy digital footprint are changing the way companies do business.

In (Capgemini & MITSloan, 2011) study, some companies are complementing their physical products with digital offering or building digital/service wrappers around their traditional offering. Other companies are changing their business models to digital platform and offering, providing them with new ways and value proposition for customers. (Cognizant, 2014) discusses organisation's realisation that they must learn to cultivate new business models and adjust corporate culture.

Other equally important issues and necessary digital transformation enablers such as culture regulatory, security ,privacy and governance are

not discussed in this work because they are not the focal point of this research and have also extensive area to cover

7.2 Organisational Perspective Results Discussion

Review of the research and survey from five different studies covering diverse industries indicates that; one universally agreed common area companies are actively addressing for a competitive advantage in this digital era is customer experience and management. There is profound recognition by these companies for the need to understand & provide consistent experience across the entire customer journey. Customer understanding comprises 1) tracking & monitoring, 2) predicting behaviour, 3) leanings of the customer, and 4) customising or serving the customer's specific needs. The theory behind this, is based on customer experience philosophy presented in (Shaw & Ivens, 2002); that companies should strategize and build "Outside in" rather the traditional "Inside out" i.e. company must build itself around what is good for customer and then change its organisational structures, systems and processes to build that customer experience. (Bender & Willmott, 2018) research study also made a similar recommendation after their research: the need for organisation to reorganise around customer journey and combine digital capabilities and technologies to deploy capabilities for digital customer experience. This is again echoed in detailed by (Cognizant 2014) and (Capgemini & MITSloan, 2011) in terms of digitizing products & services, internal processes & systems and re-organising to align with customers changing attitude and behaviour. The approach here aligns with a "Customer Focus Strategy Company" discussed in (Peppers & Rogers, 2016): which includes changes in processes of daily operation, strategy and planning needed to build customer value, cultural, measurement and organisational changes required to implement customer focus strategy successfully.

The research review conducted in this study have also shown that companies across diverse industries have relied on digital capabilities and

emerging technologies to address the challenges and opportunities of customer experience in this digital era. Companies are using Lean process redesign, digitization, Intelligent process automation, analytics platform, Advanced analytics, Artificial Intelligence(AI) & Machine Learning(ML), cloud platforms and mobile platforms to obtain insight from customers, discover how customers are using their products in order to create a feedback loop of continuous service improvement and business opportunity(Cognizant, 2014). This is evident in (Bender & Willmott, 2018) research study, which shows that a company saw yields of 15-20% in customer satisfaction and sale of 5% increase by applying insights from people analytics to data-driven marketing.

7.3 Survey on Customer Perspective

7.3.1 Survey Background

A customer experience journey survey was conducted using Google Forms at <https://forms.gle/3fPBTwf6h23Cj39B7> . The survey was set out to capture the behaviour of customers from wide range of generational demographics and cover wide variety of products and services lifecycle. The questionnaires were constructed to capture Maslow needs hierarchy relating to the respondents. The questionnaire was also structured to capture the experience and perceptions of the respondents through the different phases of the modern customer experience journey ; awareness, before transactions, during transaction and after transactions (i.e. during the usage or lifetime of the products and services), see appendices, page 100 for summary report.

To have good statistically significant responses to conduct analysis , the survey was run online from June2019 to November2019. Concerted effort to reach the different sampling group (i.e. age generations) were made , for example, groups such as student groups , professional groups, hobby groups, etc were contacted.

For any of the survey question, if there is a linear scale for the answers, the responses tend to follow a pattern such as: 1 = “Very Unlikely”, 2=“Unlikely” , 3 =“Maybe or Sometimes”, 4 = “likely” and 5 = “ Most likely” i.e. scale starts from “ strongly negative”, “negative” “neutral/maybe/sometimes”, “positive” to “strongly positive”

7.4 Survey Results Discussion

There was a total of 88 respondents with 63.9 % of them being millennials (19-39 years). This also indirectly indicate the level of activeness or online life of the age generation , see figure14.

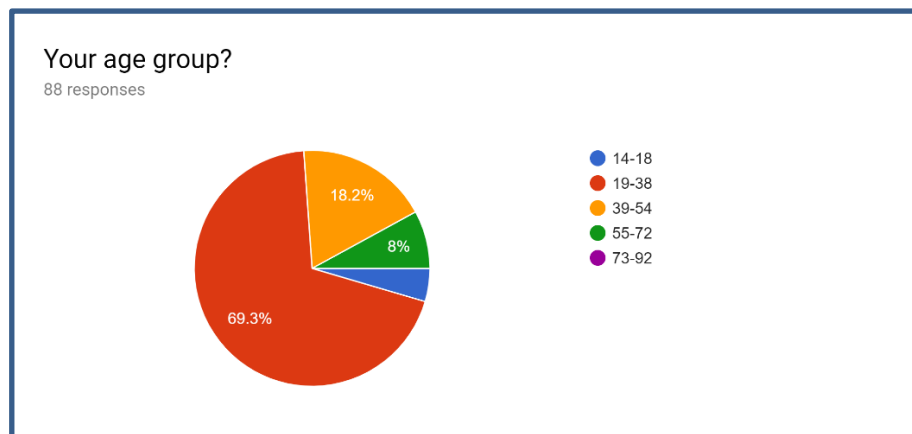


Figure 14. Demography of Survey participants

The survey also covered a wide range of products and services to investigate the pattern of behaviour of customer journey model stages over lifecycle of variety of products and services, see figure15.

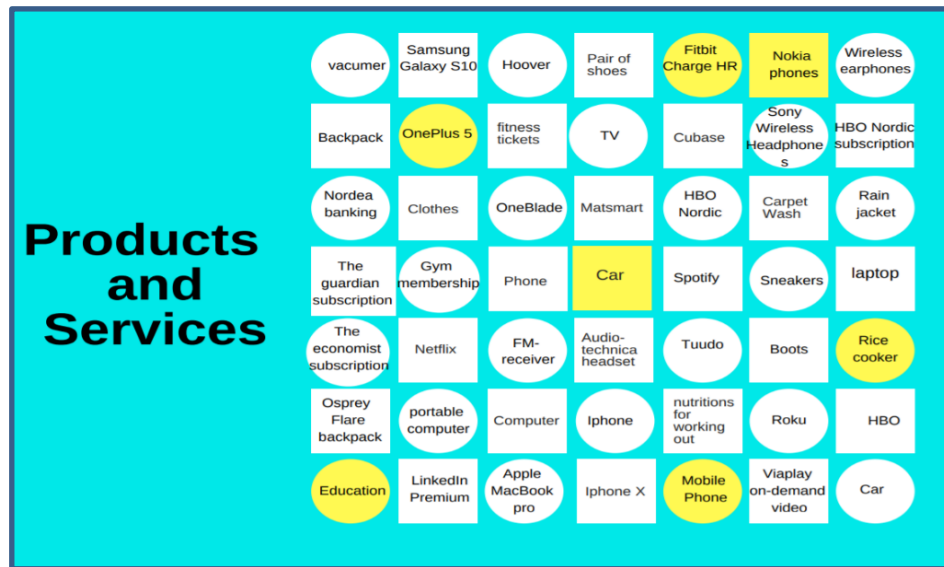


Figure 15. Product and Services covered in the Survey

The first section of the survey which is the general section was about the awareness of the respondents and their interactions with the outside world.

The respondents were found to be active in multiple social media, from YouTube(84.1%), Facebook(78.4%), Instagram(73.9%), LinkedIn (53.4%) . A follow-up question also reveals a very interesting results on the respondents' preference or normal way to consume content , see figure16. This is important because it gives the clue of channels of attraction or engagement whether for awareness or educational purposes before pre-purchase stages of potential customers. It can be seen from figure 16 clearly that the main medium of consumption is moving from written text to multimedia such as video and photo/images with video being the most dominant at 37.5% of survey respondents.

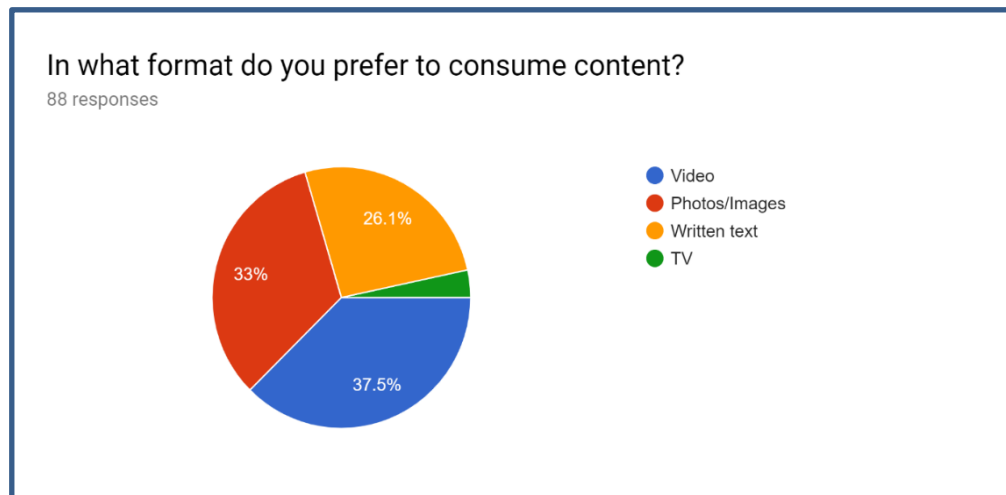


Figure 16. Preferred Medium of Content Consumption

Another interesting result in the early phase of attraction and engagement of the customer journey stages model is the relevance of the targeted advertisement users receive online, see figure17.

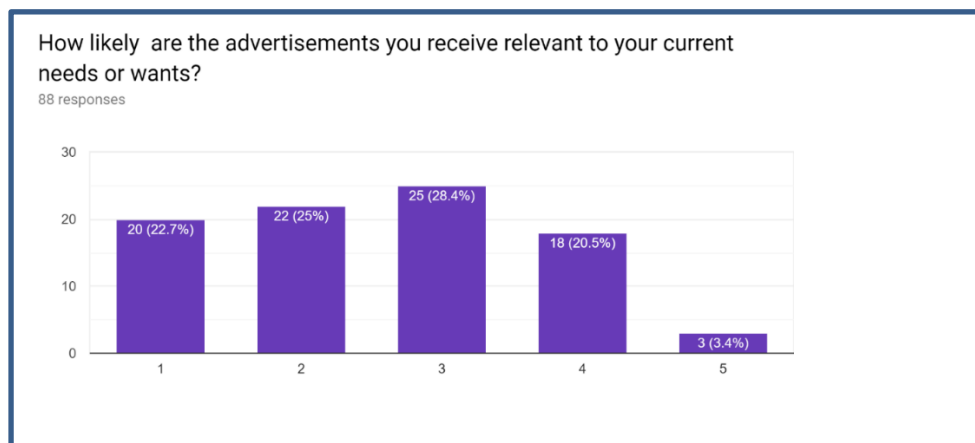


Figure 17. Relevancy of targeted advertisements

A surprising high percentage at 47.7% (i.e. the combination of “very unlikely” and “unlikely” responses) of respondents indicated that the targeted advertisement are irrelevant to their current needs and goals as compared to 23.9% (i.e. combination of “likely” and “most likely” responses) that see the targeted advertisement relevant. These are the advertisements shown to users based on their online activities & behaviours and other proprietary algorithm to determine target users’ need. The “Maybe” or “Sometimes” respondents , at 28.4%, is the single largest group of responses. Looking at this 28.4% , one can say there is

huge potential with minimum effort to improve targeted advertisements regardless of the algorithm used, from 23.9% to 52.3% (i.e. 23.9% + 28.4%) relevancy.

From figure 18, one can see that there is a general trend or high percentage of respondents who would like the product/service to be improved with time. This reflects to the trend of being accustomed to service update or online update of digital products creating a basic expectation for customers for any new service or product they purchase.

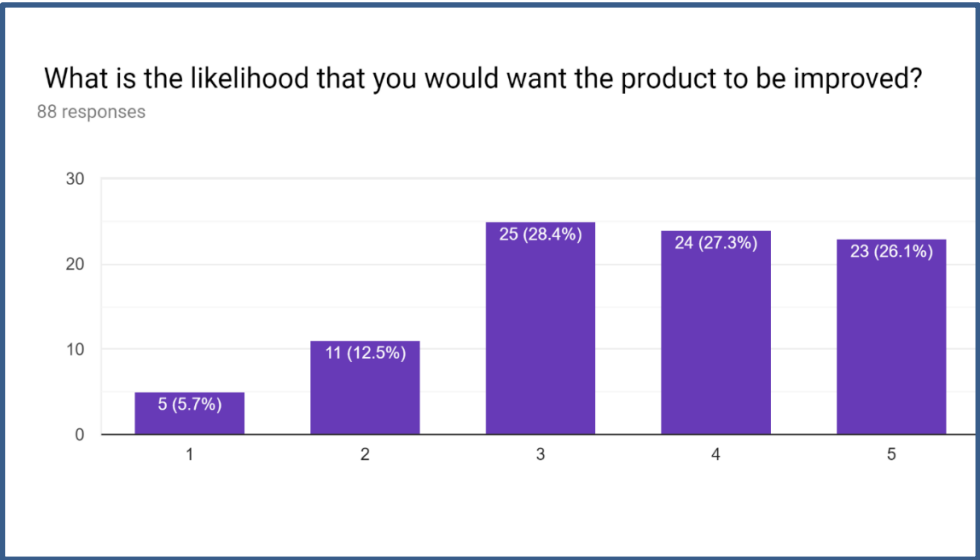


Figure 18. Expectation on Product Improvement

The next section of the results presents the pre-purchase and post-purchase stages of the customer experience journey. It could also be categorised as “Before Transaction”, “During Transaction” and “ After Transaction”, where pre-purchase is the combination of “Before transaction and During Transaction”.

Brand awareness and initial engagement is expected to come from either online , social media activities and advertisements . But in the survey, the respondents indicate at 51.1% of their first hearing or coming into contact with the brand/product/service they purchased was through word of

mouth . This is followed by advertisement at 23.9% and social media activities at 13.6%, see figure 19 .

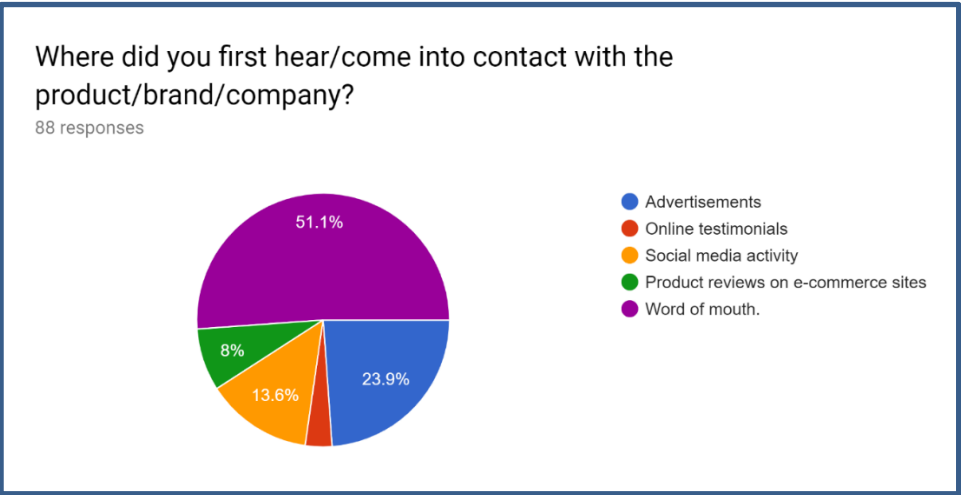


Figure 19. First Contact with Brand/Product/Service in the Survey

The respondents of the survey are some of the most active group of people (i.e. generation) online according to their background/profile surveyed in the first section. But more than half of this group indicated their first contact with products they purchased for this survey have been through a word of mouth. This indicates the complexity and unpredictability of channels of engagement with potential buyers’ or customers. Attempt should be made to reach or engage buyers or customers through all available channels in their lifestyles.

During this pre-purchase period and as part of awareness, engagement and educational phases , respondents have indicated a strong habit at 83.7% (combination of “likely” and “most likely”) of conducting own research about the product and its competitors before purchasing, see figure 20.

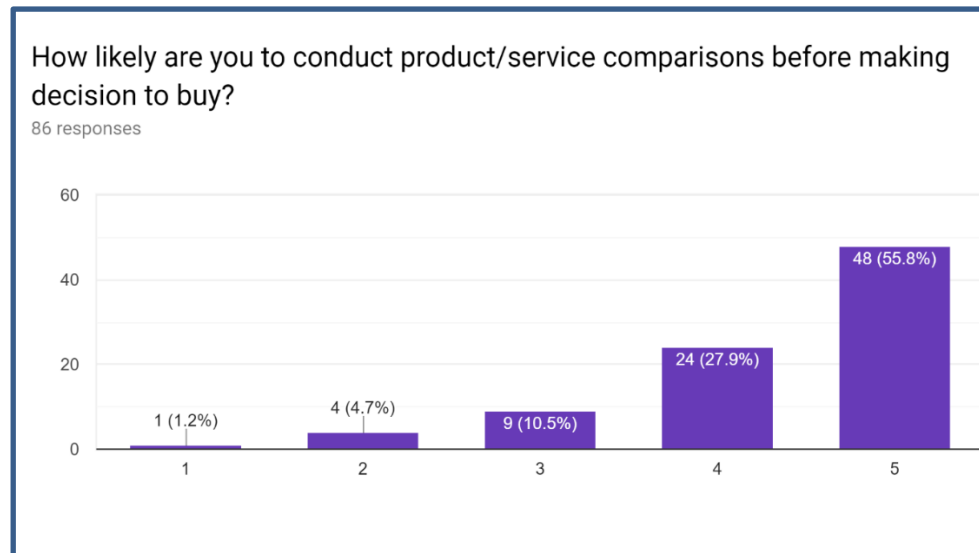


Figure 20. Product Comparison by Respondents

Equally important revelation is the degree at which respondents trust the vendor of the product to present such product comparison for them, see figure 21.



Figure 21. Product Comparison by Vendor

Product or service comparison is seen as part of customer experience service in trying to help the customer to make an objective choice on what is good for them. Amazon does product comparisons of vendors/products in their online store for potential buyers. Amazon customers value this service a lot. There are also independent companies that do product comparisons for buyers to give objective analysis of the products. But surprisingly, respondents in this survey trust that vendors can also give objective analysis of their products and other similar products in the

market to help the buyer. This is something vendors could take as additional element of customer engagement and relationship building.

It has also been shown in the survey that , once respondents decided on purchase , they tend not to easily change their mind at 60.2%, see figure 22 .

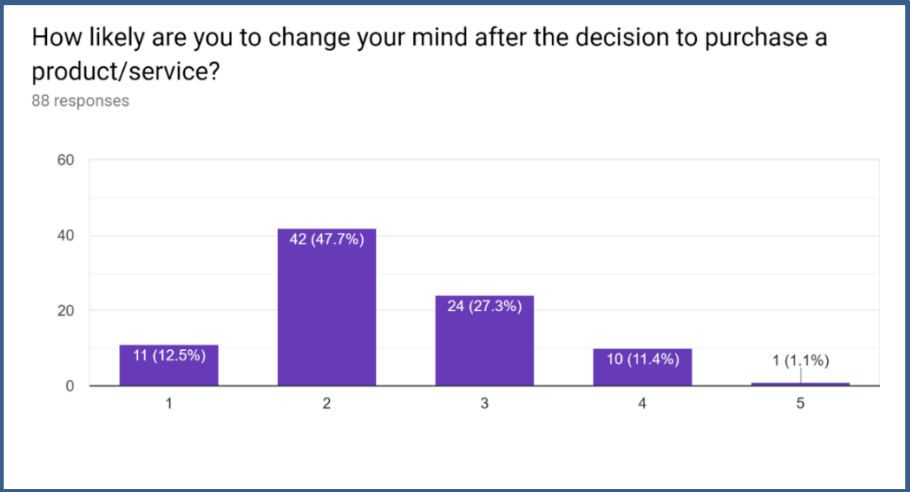


Figure 22. Responses on likelihood of Respondents changing their mind after decision to buy

But the few (with the “12.5% likelihood” or “27.3% maybe”) who are likely to change their mind after decision to buy, are mostly influence by purchase experience at 37.5% , followed by “other information at 30.7%, then e-commerce reviews at 20.5%, then followed by word of mouth at 11.4%, see figure23 .

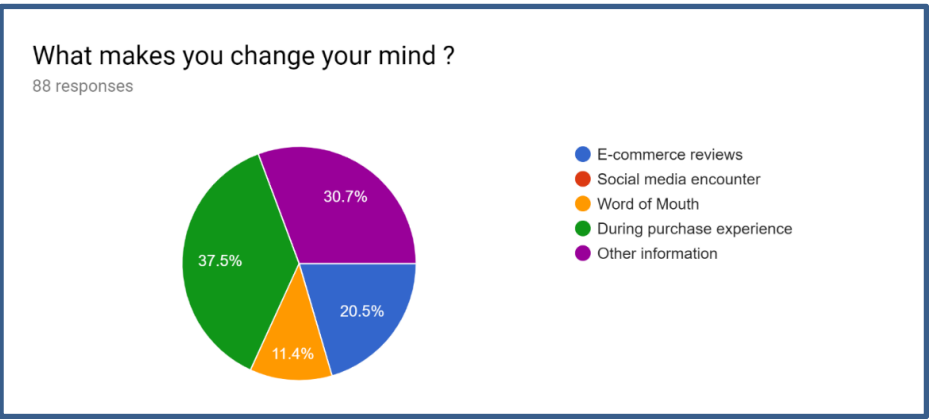


Figure 23. Factors Impacting Decision Making

The result in figure 23 underline the need for consistency of delivery the same quality experience or emotion at every touch point of the customer experience journey.

Modern customers embark and disembark on a product or service experience at any point of the customer journey because they have options and access to information of better services. So, the weakest link in your customer experience journey map could jeopardised the whole customer experience infrastructure because you will not get the second chance to address the problem.

The results also show that only customers know or have the knowledge of the comprehensive channel of interactions around them, and where they could be influenced. Therefore, solely gathering and monitoring data about customers from vendors perspective may not be enough to predict every tendency or leanings of the customer.

In engaging or attracting customer to purchase or embark on your product experience journey, respondents have shown strong need or want at 53.4%(37.5%+15.9%) that the vendor/brand/product understands them i.e. talking to their specific needs and context , see figure 24.

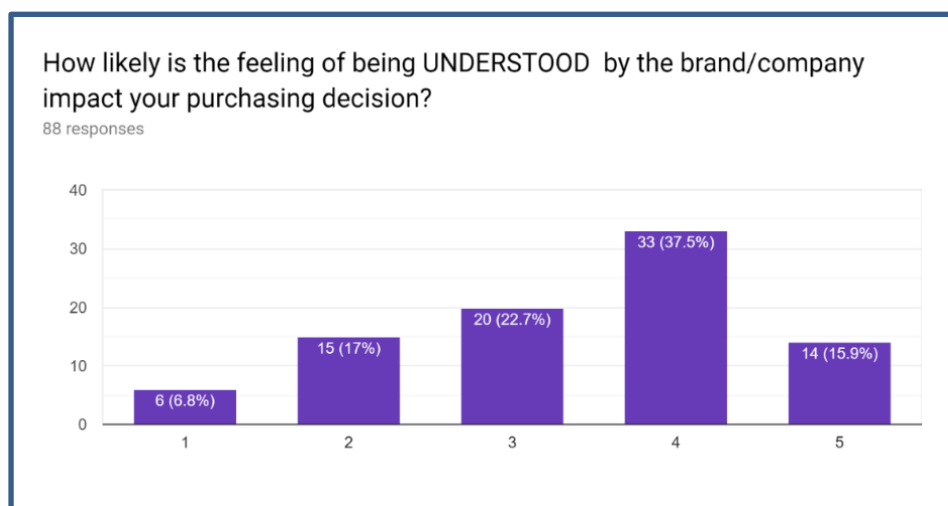


Figure 24. Feeling of being Understood by Vendor/brand/product

Respondents of the survey have indicated the need to be made to feel special by the vendor/brand at 33% (23.9%+9.1%) see figure 25, but this is not as strong as the respondents need for being understood which is at 53.4% , see figure 24.

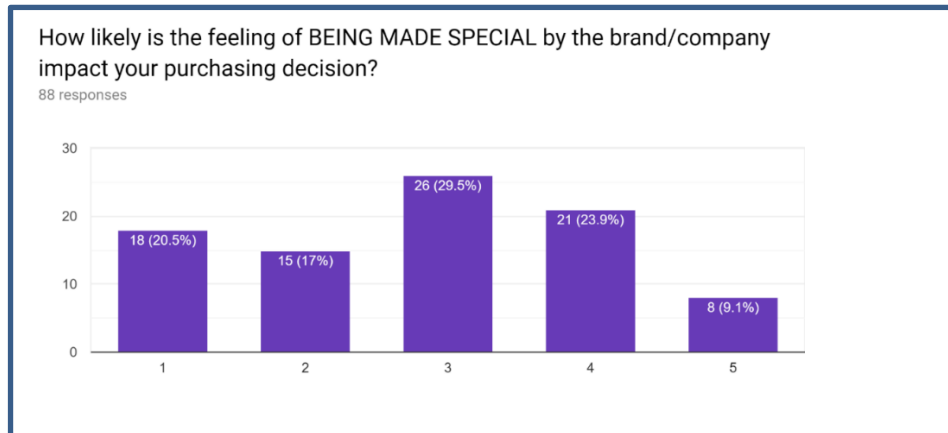


Figure 25. Feeling of being made Special

The feeling of being understood relates more to the functionalities of the products as it relates to the goals/needs of the respondents, ease and means of access. Feeling of being special relates to interactions with the company/brand during purchase and emphasise emotions evoke during these interactions whether online or physical stores.

The next part of the result discusses mainly the post-purchase stages of the customer journey which has to deal with adoption, retention, expansion and advocacy i.e. relationship maintenance.

Since the survey uses or incorporates Maslow Need Hierarchy in formulating and structuring the questionnaire, the respondents selected products/services that they use often in their daily or professional lives i.e. 83% of the respondents use the product/service five or more timer per month, see figure 26.

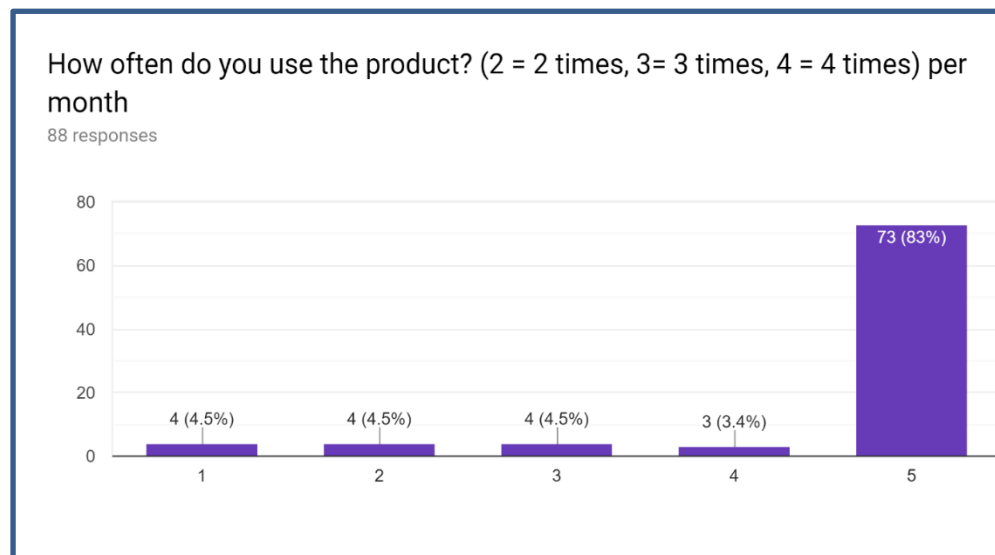


Figure 26. Frequency of the usage of product per month

The high frequency of usage of the selected products/services for the survey gives solid bases for good recollection of the respondents to be able to assess the feeling and perception of the product experience throughout the lifecycle of the products from the respondents.

One of the key insights or revelation in the survey in this section is how respondents indicated how their need/goals for purchasing/owning a product/service changes or evolve over time during usage, see figure 27 .



Figure 27. Product evolution to meet changing needs/goals

About 36.4%(12.5%+23.9%) expect their needs/goals for the product to evolve most or all the time. If you add the 40.9% respondents who expect their needs/goals for the product to evolve sometimes, then you have total of 76.4% respondents expecting some kind of evolution of their goals towards the products during usage. This underline basic expectation of product update from customers that has come to be part of product or service usage and relationship building.

The survey also tapped into the respondents’ experience to investigate whether product updates often address their specific needs/goals, see figure 27.

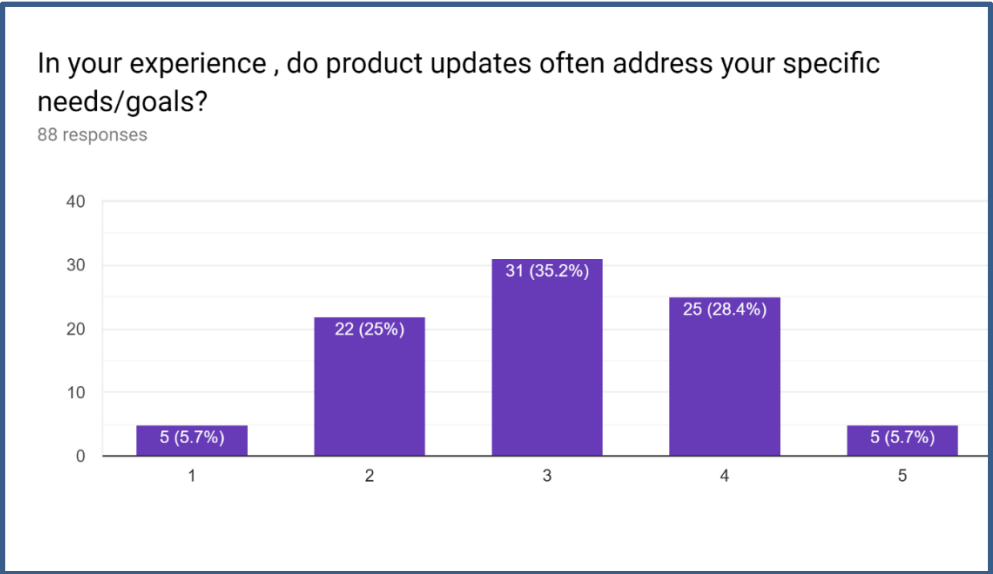


Figure 27.. Relevance of Product Updates to Users’ Needs

About 34% (28.4% + 5.7%) indicated that most to all the time, the product updates satisfy their needs at the time. This reflects a good result from the effort in investing : tracking & monitoring, predicting behaviour & leanings of the customer to serve updates that meets customer’s specific needs.

However, the other aspects of the result showing maybe/sometimes (35.2%), occasionally(25%) and never(5.7%) shows that, despite the use of digital technologies, there is a lot of untapped potential to improve customer experience.

A natural follow up investigation is whether people or customers are willing to share their personal information for products or updates that specifically meets their needs/goals, see figure 28.

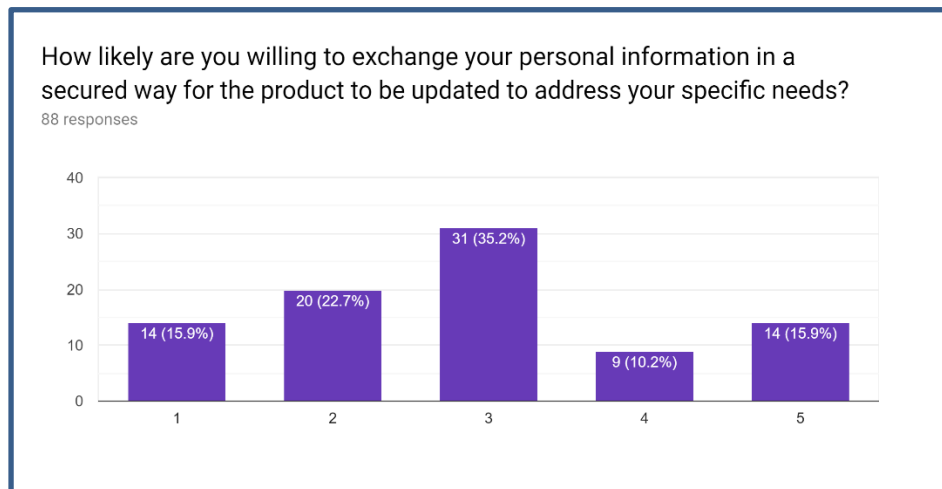


Figure 2. Exchange Personal Information for updates that address users' specific needs

From figure 28, the result 26.1%(10.2%+15.9%) “likely” to “most likely” respondents are surprisingly high for a subject that have been very sensitive from regulatory authorities to mainstream consumers. If you add 35.2% of respondents who are sometimes or occasionally OK with sharing information, one can point to a trend or evidence that modern customer is willing to share personal information under the right secure environments and with the appropriate benefits/compensation . In other words, individuals are willing to enter into an arrangement to exchange their own information if a) is secured and b) they see direct benefit.

This could create updates of high relevance to the specific customer i.e. from 26.1% to 61% (26.1% + 35.2%) relevancy. It can even go to 84% (26.1% + 35.2% + 22.7%) relevancy if you add the group that are unlikely to share information but do not have strong commitment on their opinion.

The next set of questions investigates how the perspective of a customer can be shaped in the digital world. This section also researches how

customers interactions or networks are playing significant role in customer perceptions and experience.

From figure 29 , the respondents indicate a strong influence or impact on their experience at 60.2% (40.9% + 19.3%) of other user's reviews of the product or service even while they are using the product or service.

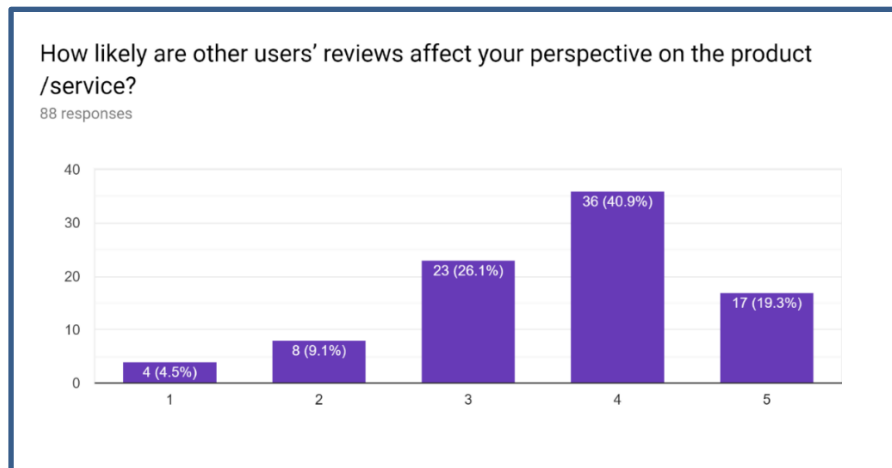


Figure 29. The Network Effect in Customer Experience

This shows that in the digital and networked world , the boundary or scope of what customer experience journey map entails is clearly shifting. The interactions with products and its environments' network effect may have a global reach as customers share their experiences online. The consistency of delivering quality customer experiences at every touch point by every stakeholder in the value chain becomes critical. Companies must address and ensure this consistency in their whole value -chain ecosystem as one single system that targets the customer. Processes must be designed from outside-in i.e. from customers, ecosystem players, down to internal processes.

Figure 29 also shows the respondents willingness to voluntarily share their experiences in recommending a product/service across any channel e.g. social media, e-commerce review, word of mouth, etc.

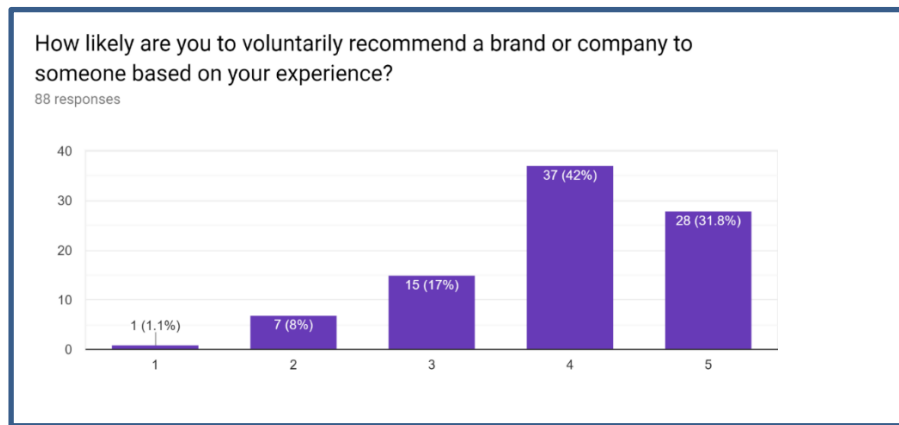


Figure 30. Voluntary Sharing Experience about Product

The combination of figures 29 and 30 shows the creation of mutual virtual customer sharing platform across different channels. It is therefore important to not view customer experience as perception of customer on your product & services but rather perception of customer on your product & services as compared to other products & services in the market.

This virtual customer sharing platform provides the means of effective customer advocacy which may provide better credible marketing platform than traditional vendor marketing platform. Therefore, investing in relationship maintenance beyond the lifecycle of product to create customer advocacy may lead to an effective and cost-efficient marketing for vendors.

Figure 31 shows that a total of 53.3% respondents are willing or have some tendency to share other peoples' experience and recommendation in their network.



Figure 31. Recommending a Product based on Someone's Experience

This level of willingness to share from figure 31 indicates how this network effect of sharing platform could extend to network of networks; as people are willing to recommend products/services to their network from shared experience of other peoples' networks.

Figure 32 shows that customer experience of any single product or service can have effects on a family of products from a vendor or any future product. Almost all respondents at 95.4% indicate the tendency and willingness to purchase another or different product from a company based on positive experience of previous product /service from the company.



Figure 32. Purchasing a Product Based on Previous Experience

Figure 33 researches on how emotional attachment or emotions evoke by a brand/product/service play a role in perception of customer experience by customers.

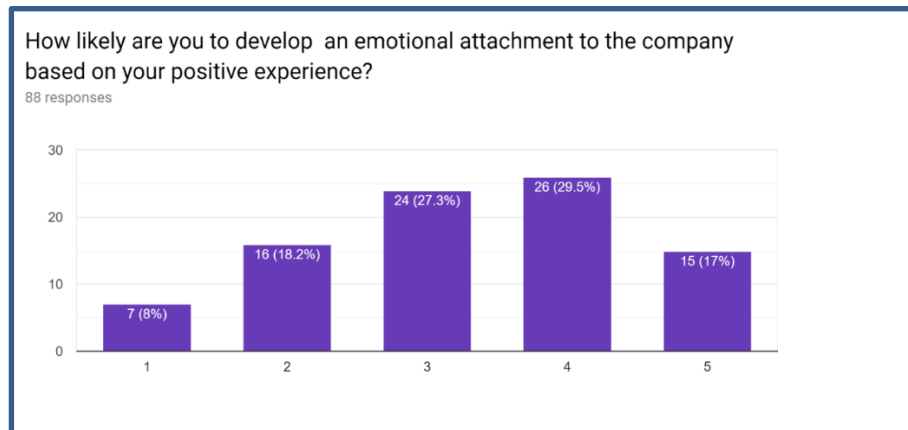


Figure 33. Developing Emotional Attachment to Company/Brand

From figure 33, the majority of the respondents at 73.8% (27.3% + 29.5% + 17%) developed some kind of emotional attachment to the brand/product/service and that played a significant role in their perceptions of the customer experience. This indicates that customer experience has emotional and physical aspects.

8 ANALYSIS

8.1 Organisation Perspective Analysis

The focus across the industry in investing and developing the digital capability and technologies to understand and predict customer current & future behaviour have been based on inferred data. These sources of data may not be enough or accurate to extract all the potentials needed to address demanding and dynamic changing behaviour of a modern customer. Another example source is conducting a "Survey for customer engagement". Customer survey is a strong tool that is currently being used to get data from customers, but it is an "in the moment event" for customer and may not indicate the collective or cumulative feeling and wants at all times as argued in (McKean, 2014).

There is also a substantial investment and effort to acquire these set of emerging technologies (sensor, big data , AI & ML, cloud platforms, connectivity, etc) to build the digital capability intended to efficiently collect customer information from multiple sources. But these emerging technologies may not sufficiently cover all sources relevant to the customer as indicated in (McKean, 2014).

Then there is additional heavy spending and resources poured into transformation of the operating model , processes , business models and mindset that makes most industry CEO contemplates the Return on Investment(ROI) with hesitation, as evident in a survey conducted by (Bender & Willmott, 2018). There has been and will continue to be some success in these investments and technologies as indicated in the researches(Bender & Willmott 2018). For example (Bender & Willmott, 2018) research study showed that a company saw yields of 15-20% in customer satisfaction and sale of 5% increase by applying insights from people analytics to data-driven marketing. But these return on investment (ROI) is lower than expected or promised by digitalisation. Customer retention and loyalty is lower than expected due to the process of building customer relationship and management lacks the understanding of individual customers as a whole(McKean, 2014).

Though companies across diverse industries have adopted the Customer Focus Strategy Company” approach discussed in (Peppers& Rogers, 2016), the implementations tend to focus on infrastructure and process transformation. Comprehensive understanding of a customer is the core and foundation of customer focus strategy yet there has not been a strong effort in getting 360 view and understanding of the customer. Industry research and effort have correctly been placed on building elements of customer focus strategy which includes changes in processes of daily operation , strategy and planning needed to build customer value , cultural, measurement and organisational changes. Also (Cognizant, 2014) and (Capgemini & MITSloan, 2011) research explicitly identified and addressed

these building blocks in terms of digitizing products & services, internal processes & systems and re-organising to align with customers changing attitude and behaviour. But tools to engage , partner and bring the customer and their perspectives as stakeholder in building digital customer experience have not been extensive.

At this stage of progress, it is therefore time to ask the question whether there are other ways to extract more potential from customer information and perspective in order to build the core or the foundation needed to create , nurture and maintain customer relationships? And at the same time ask questions on how to reduce the high-level investment needed to build these capabilities ?

How does a company know that they have comprehensive and correct information on customer with multiple footprints and interactions?

How does a company know that the data collected is accurate feelings of the customer (not indirect inference)?

Is the data set collected just a fragment of customer data from only the sources that are accessible to the company ? Even customers may not always understand or know what they want/need or capture their collected feelings along their experience journey. And Advance Analytics is as good as the quality of input data.

In today's world, customers have multiple physical and digital encounters and other interactions with associated emotions that happen continuously; are these parts of company's customer data pipeline?

8.2 Survey Result Analysis

The survey study, conducted within the context of digital customer experience, researched at what customers actually do, feel and think along the customer journey and their perception on whether companies are addressing their needs and wants.

A surprising high percentage at 47.7% of respondents indicated that the targeted advertisements are irrelevant to their current needs and goals as compared to 23.9% that see the targeted advertisement relevant. This indicates that despite the advance digital technologies used to predict and target adverts for users' specific needs, the accuracy is low. Also, respondents indicate at 51% that their first contact to the product/brand is through word of mouth. These are selected group who are every active online. The availability of variety of options in access and resources both physical and digital have created a complex and unpredictable pattern or behaviour in people that is difficult to gather accurate data from single or few sources.

Respondents have also shown the desire to research before purchasing at 83.7% and will trust a vendor of product to conduct that research. Throughout the different phases of this journey, customers want partner and companion with insight to accompany them and that builds trust. The research also indicated that customers tend not to change their mind (at 60.%) once they made decision. But if customers do change their mind, it is during purchasing experience(37.5%), e-commerce reviews(20.5%), word of mouth (11.4%) or Other information (30.7%). This indicates the importance of consistency in quality customer experience omni channel service strategy. It also indicates that there may be other customer sources of information that you may not have, therefore only gathering and monitoring data about customers from vendors perspective may not be enough to predict every tendency or leanings of the customer.

In this digital world, customers have many options of embarking and disembarking on a product experience at any phase of the journey, so consistency at any touch point and in any phase of the customer journey is critical. With omni channel service strategy, which is almost a must in this modern day, you have opportunity to engage and help the customer

journey through multiple channels but at the same time there are risks at the multiple channels for customer to move to alternate product or service at any phase of the journey.

Though respondents have indicated the need to be made to feel “SPECIAL”(33%: relates emotions evoke during interactions through the customer journey whether online or physical stores), there is more strong indication for the need to be “UNDERSTOOD”(54%: relates to functionalities of the products to needs/goals). At the same time majority of the respondents(range of 36.4%-76.4%) expect their needs/goals for the product to evolve. To a great extent , this has been understood by industry when building the digital infrastructure to include continuous monitoring & tracking and applying analytics to predict and enhance product experience via updates(Cognizant 2014) and (Capgemini & MITSloan, 2011).

While the survey showed a good result for the industry efforts, about 34% of the respondents indicated that “Product Updates “ satisfied their needs at the time. The result also showed untapped potential (35.2%) that are not satisfy with product updates. It can be deduced from this revelation that simply collecting inferred data from products usage or related service and feeding the data into advance algorithms to determine improvement to be made may fall short in addressing customers’ needs/goals comprehensively. Customers are people, and people are complex beings with complex daily interactions. Sometimes you can only know or derive peoples’ needs by asking or requesting from them.

In regard to sharing information, about 26.1% are willing to share information if secured and beneficial to them with further 35.2% not having strong opinion on this. In other words, individuals are willing or could be persuaded to enter into an arrangement to exchange their own information if a) it is secured and b) they see direct benefit. With this kind

of agreement, vendors can get accurate information on individuals to feed into the advance algorithms to create products and updates of high relevance to the specific customer.

Respondents have also indicated the tendency to be influenced by the experience of other people in their networks and also willingness to share their experience in own network. Respondents have also indicated high tendency to share other people experience in a network to their own networks as well. This creates a mutual virtual customer sharing platform across different channels. This is a credible and trusted platform created by the same people in the network. More importantly, this sharing platform is independent from any vendor or third-party company control and influences. This virtual customer sharing platform provides the means of effective customer advocacy which may provide credible marketing platform than traditional vendor marketing platform

Customer loyalty is very fluid in this connected and network world of influences, but that could be an opportunity for vendors who invest in building and maintaining relationships with their customers beyond their products goals . The vendor needs to build a culture of learning from the customer to enhance and improve the customer relationship on a continuous basis to be part of this virtual customer sharing platform.

The majority of the respondents at 73.8% developed some kind of emotional attachment to the brand/product/service and that played a significant role in their perceptions of the customer experience. This indicates that customer experience has emotional and physical aspects. Examples of emotions can be happiness, joy, relief, amusement, thrill, kindness, trust, friendliness, adoration, shock, astonishment, wonder, etc. The high percentage for the emotional part indicates that the emotional part is as much important as the physical part , if not more, for the respondents.

It is therefore important for a company, as part of the customer experience strategy, to strategize and plan the emotions the company want to evoke about the brand/product from the customer . The company should also plan how to simulate the planned emotions at every touch point i.e. develop methodologies in evoking planned emotions from customers

9 CONCLUSION AND RECOMMENDATION

This section comprises the conclusions of the study, recommendations , limitations of the study and future research opportunities .

9.1 Conclusion and Recommendations

There is general understanding and effort across industries that customer focus strategy is the key to digital customer experience. Companies are at different phases of digital transformation but the single common denominator for motivation has been to achieve excellence in digital customer experience (Cognizant 2014) and (Capgemini & MITSloan, 2011).

Even though different companies have different starting point of transformation to achieve customer experience, the key elements or building blocks have been summarised by the five different research studies reviewed, see section 8.1, as understanding the customer, operational process and business models. The tools or the means to build these digital capabilities have heavily dependent on the advancement of digital technologies such as Lean process redesign, sensors, Intelligent process automation, analytics platform, Advanced analytics, Artificial Intelligence(AI) or Machine Learning(ML), cloud platforms and mobile platforms.

These technologies are used to obtain insight from customers and deliver timely service to meet customer needs. The process has been rightly

considered as outside-in, which means starting with the understanding of customers and transforming process & systems, products , culture and organisation (McKeon 2014) to align with the customer. It is evident that there are positive results in this approach (Peppers& Rogers, 2016), see section 8.1. This approach is recommended for any company at any phase of digital customer experience transformation. But the return on investment have been low (Bender & Willmott, 2018) i.e. lower than expected or promised.

The problem this study survey discovered is about the limited effort in grasping the fundamental or the core element of the digital transformation which is : “Understanding the customer “. Gathering data of customer around your product, online activities, or related services do not give you comprehensive information or profile about the customer to feed high quality data into your digital infrastructure capabilities. Customers have indicated low accuracy in targeted advertisement, have shown to change their mind even after making decision to purchase and “word of mouth” have been a huge part of decision making even though the respondents in this survey are active online. Customers have shown to embark and disembark easily at any point of their customer journey of a product because they have access to information and multiple choices at any stage of the journey.

Customers have indicated the tendency to be influenced by others in a network, willingness to share their experience and the experience of others from another network to their own networks. This web of sharing networks builds a trusted virtual sharing platform of customers independent from any vendor. It is recommended that vendors should build relationship beyond their product to create strong customer advocacy and leverage this virtual sharing platform for efficient and cost-effective marketing. Customers have shown willingness to share their own personal information if the environment is secured and they see personal benefits like better service or

updates. It is recommended that vendors create a learning culture environment and infrastructure to learn continuously from the customer in order to provide better custom experience to the customer. Customer have shown to develop emotional attachment to a product/brand based on their experience through customer journey. The same advance technologies that give companies insight to predict behaviour on some customer data have given customers also power and information access to behave and make decisions in real time that may appear to be random and complex . Using inferred data from current activities for future behaviour may yield low accuracy in this complex interaction of customers and information , therefore yielding low ROI in the digital customer experience transformation.

In understanding a customer, companies must have 360 view of the customer and the best way is to ask or request that information from the customer. It is recommended to make the customer a stakeholder to participate with their own inputs and benefits . Another recommendation is for vendors to accompany customers as a companion in their journey to provide them with objective information and guidance to make best decisions.

Incorporating customer own inputs and perspective in addition to inferred data gathered about the customer will provide a high-quality data as the core or foundation to build your digital capability that provides high quality customer experience with high relevancy. The study also discovered customer experience has both emotional and physical part. Even though emotional part is easily ignored in strategy and planning process, it plays a significant role in customer retention and advocacy. It is recommended that companies should strategize and plan the kind of emotions they want to evoke about the brand/product from the customer . The company should also plan how to simulate the planned emotions at every touch point i.e. develop methodologies in evoking planned emotions from customers

9.2 Limitations and Future Research Opportunities

There are some limitations in this study as a result of how the study was structured and also general practicalities of this research :

- The survey study was conducted to cover a wide range of age demographics, but millennials dominated the responses so the results may be skewed towards the millennials.
- The survey also covered wide range of products and services which may be good to provide general patterns of customer behaviour but could also introduce inconsistency in the customer journey map.
- The survey which was conducted as quantitative study covered 88 respondents which could be statistically insufficient for the results to be further develop as a framework or pattern.
- The survey did not follow customers in real-time as they go through the different stages of the customer experience journey, so accurate recollection of all the different experiences through the different stages of the customer journey might be impacted.
- The survey took a general approach rather than one-to-one Organisational approach Vs Customer perspective on a specific product or services.

There are several future research opportunities:

- For a specific company or product; the research could focus on a specific subject to measure the yield based on solely company perspective on building digital customer experience and the impact on adding actual customer perspectives and inputs from customers.
- Another very important research opportunity is to actually be tracking respondents through their customer experience journey in real-time i.e. as they go through it

- Conduct the study with a large statistically significant number of respondents to develop a solid framework. The framework could be how to incorporate or merge customer perspective and industry approach in digital customer experience to build digital capabilities based on true and accurate information of each individual customer

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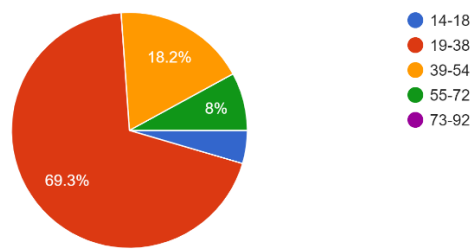
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11 APPENDICES

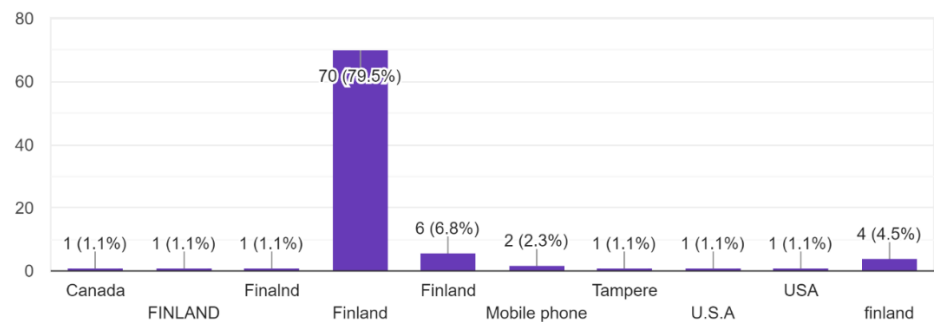
Your age group?

88 responses



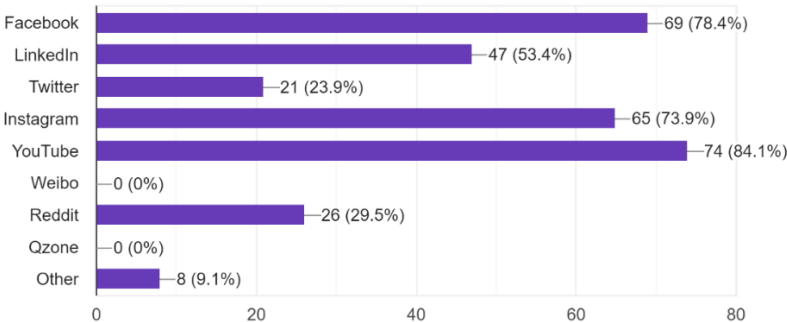
Which country are you located at?

88 responses



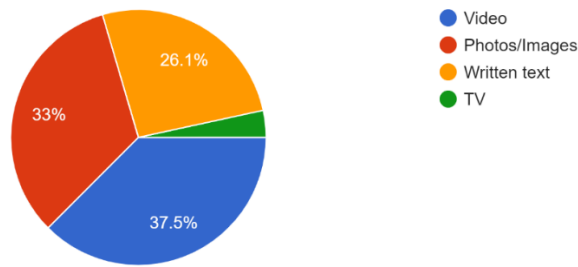
Which social media networks and platforms do you use?

88 responses



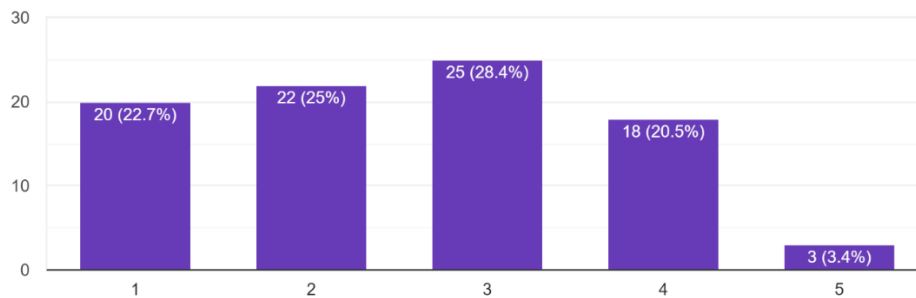
In what format do you prefer to consume content?

88 responses



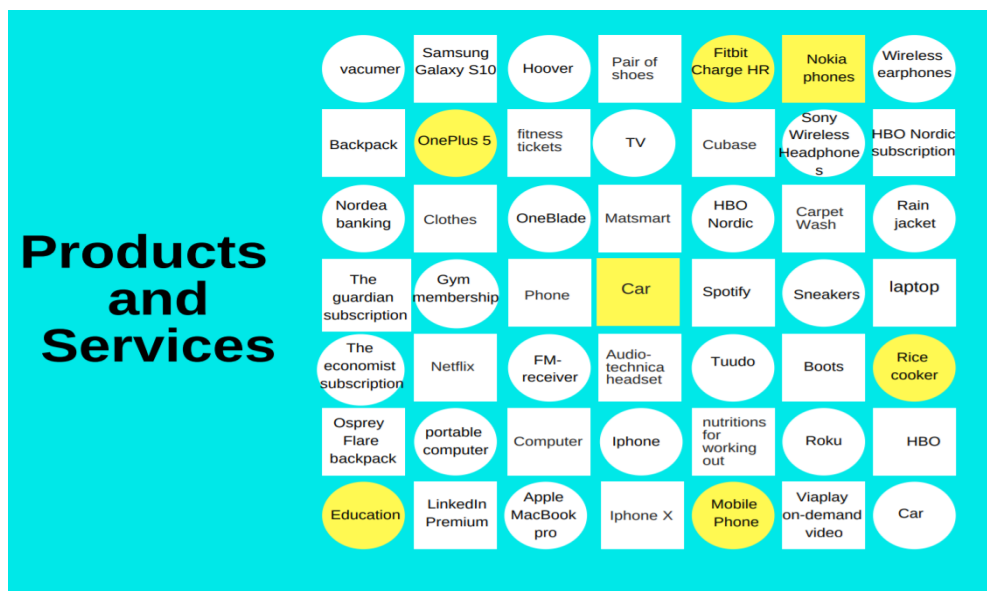
How likely are the advertisements you receive relevant to your current needs or wants?

88 responses



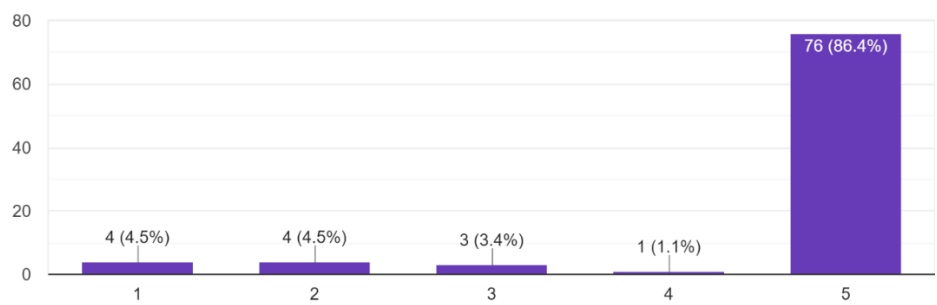
Products and Services

Name a product /service that you have purchased and have been using for a while now ?



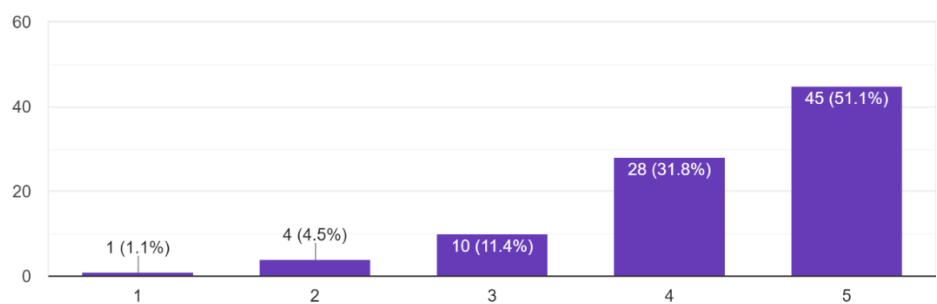
How often do you use the product or service? (2 = 2 times, 3= 3 times, 4 = 4 times) per month

88 responses



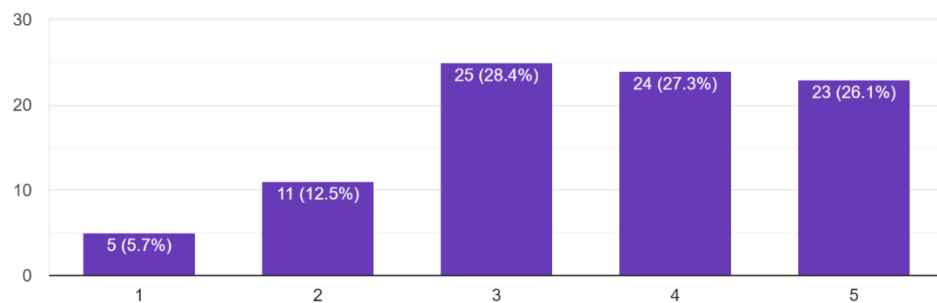
How do you rate the product in helping you achieve your goals/needs for intended use?

88 responses



What is the likelihood that you would want the product to be improved?

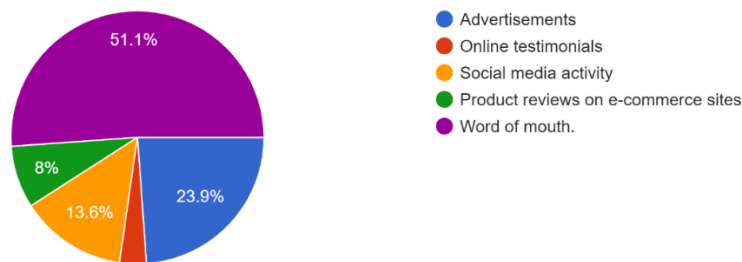
88 responses



Before Transaction(before buying the product/service)

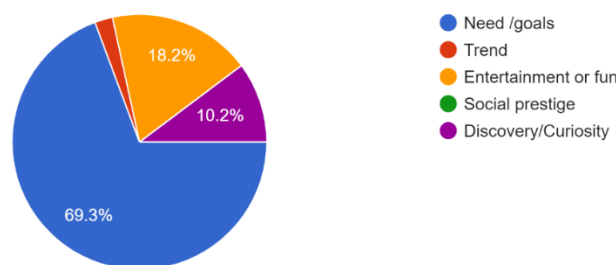
Where did you first hear/come into contact with the product/brand/company?

88 responses



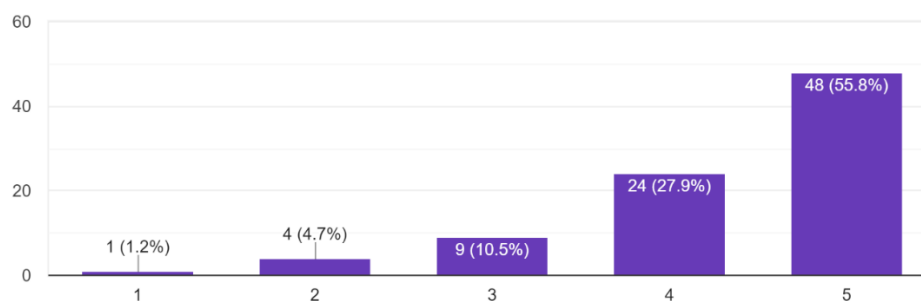
What are common events or conditions that often set you off in search of the product/service /solution?

88 responses



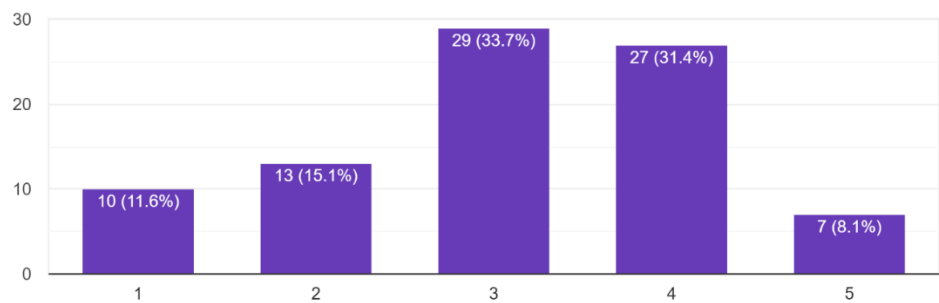
How likely are you to conduct product/service comparisons before making decision to buy?

86 responses



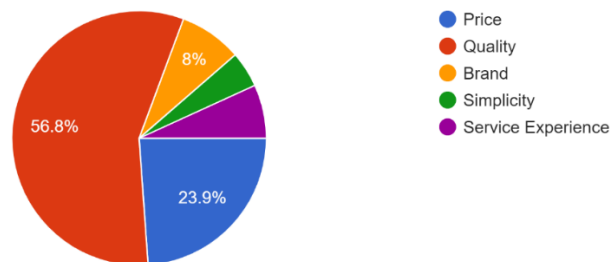
How likely are you to trust the company selling a product to make product comparisons for you based on your needs/goals?

86 responses



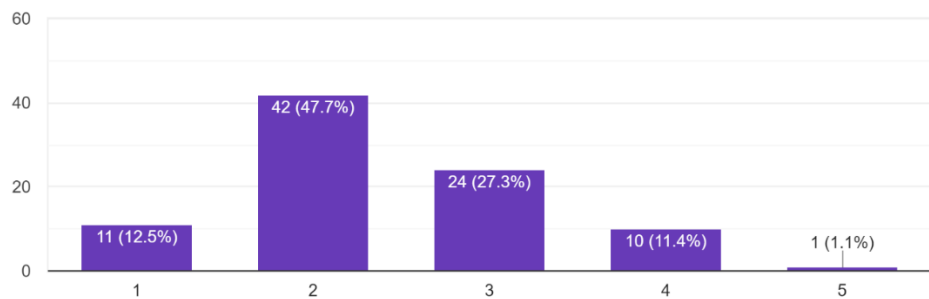
What are your common buying triggers or features?

88 responses



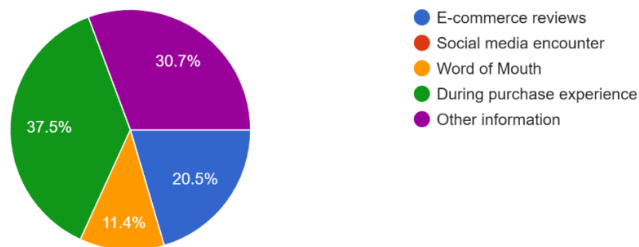
How likely are you to change your mind after the decision to purchase a product/service?

88 responses



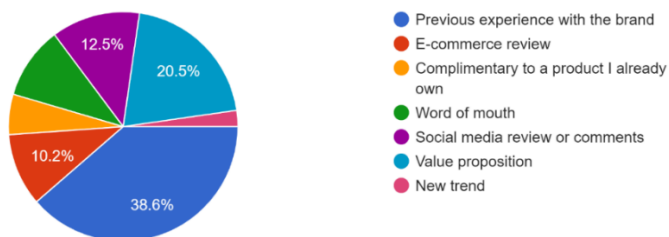
What makes you change your mind ?

88 responses



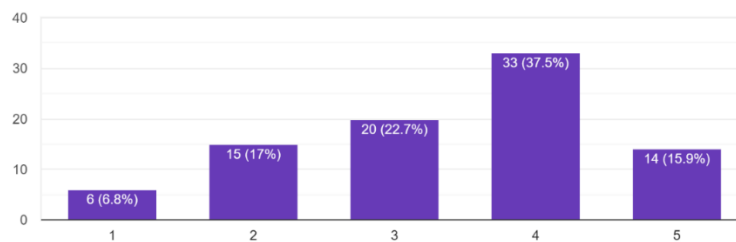
What are the most important values or reasons to buy ?

88 responses



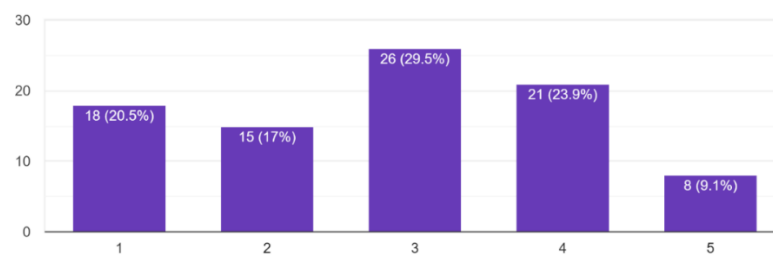
How likely is the feeling of being UNDERSTOOD by the brand/company impact your purchasing decision?

88 responses



How likely is the feeling of BEING MADE SPECIAL by the brand/company impact your purchasing decision?

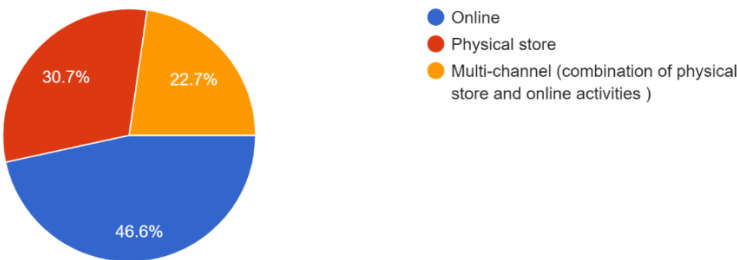
88 responses



During Transaction(during the buying process)

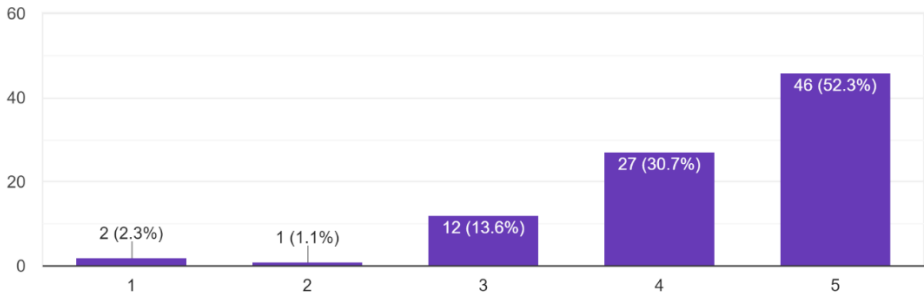
How did you access the product?

88 responses



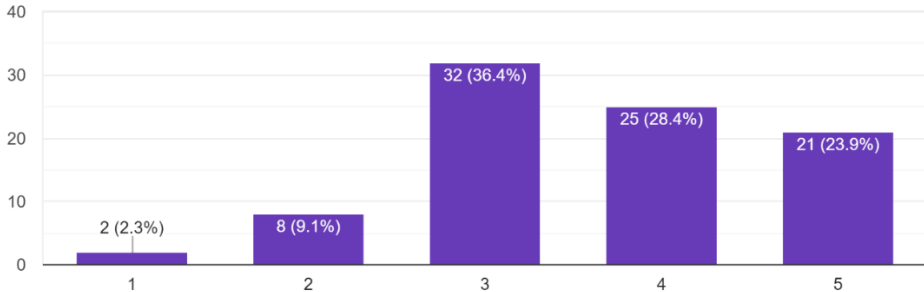
How easy it is to access the product/Service?

88 responses



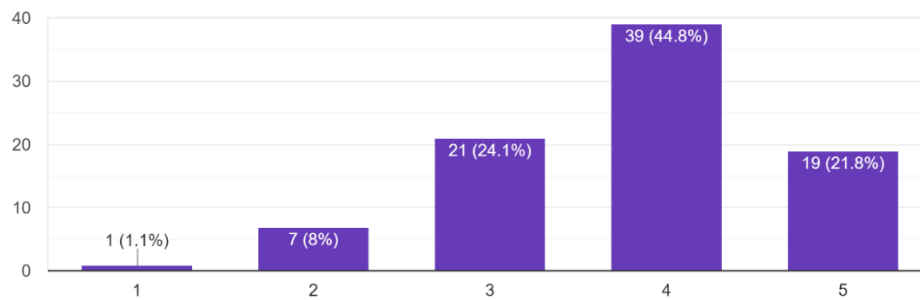
What is interaction experience with the company?

88 responses



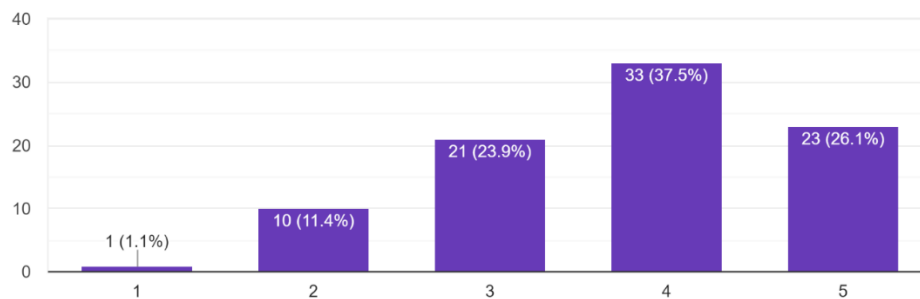
How likely would the experience in acquiring the product/service impact your perception of the PRODUCT/SERVICE ?

87 responses



How likely would the experience in acquiring the product/service impact your perception of the BRAND/COMPANY

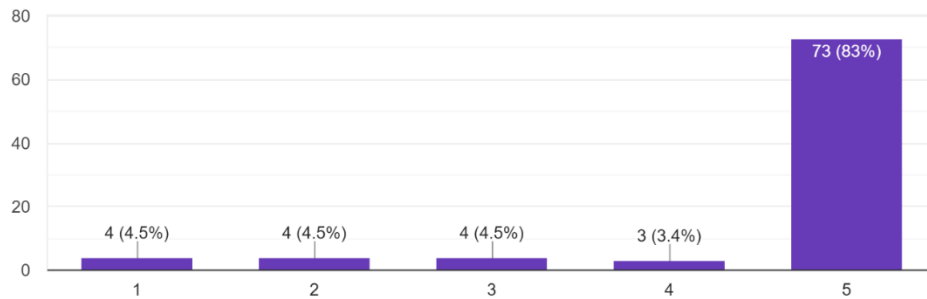
88 responses



After Transaction(using, developing & maintaining relationship with products/service /brand/company)

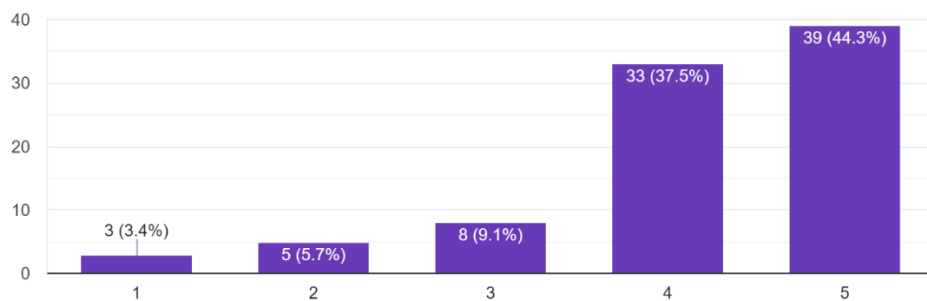
How often do you use the product? (2 = 2 times, 3= 3 times, 4 = 4 times) per month

88 responses



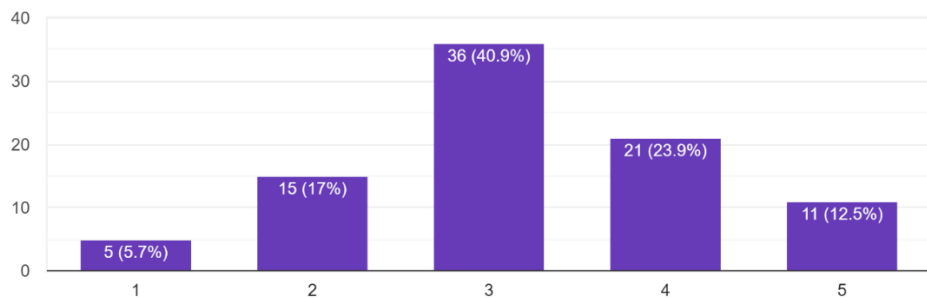
How would you rate the product in helping you meet your goals /needs for the intended use?

88 responses



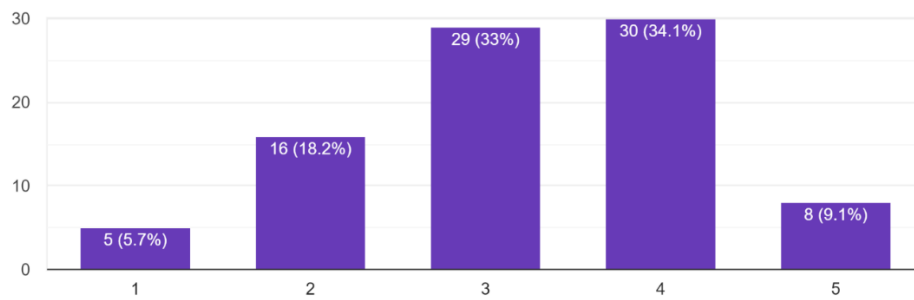
How often do your needs/goals for the product change or evolve during usage of the product/service ?

88 responses



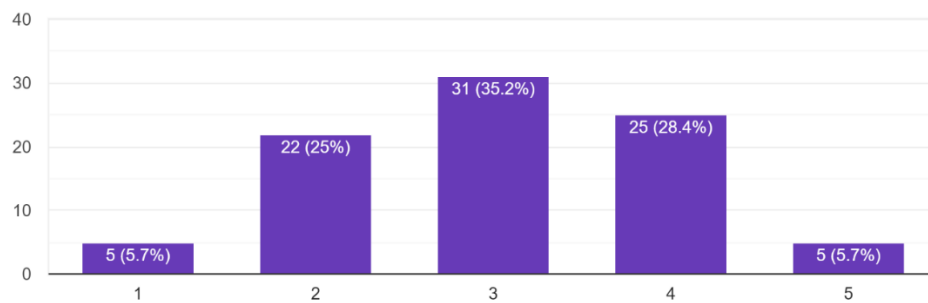
How often do product/service improve or evolve to meet your needs/goals?

88 responses



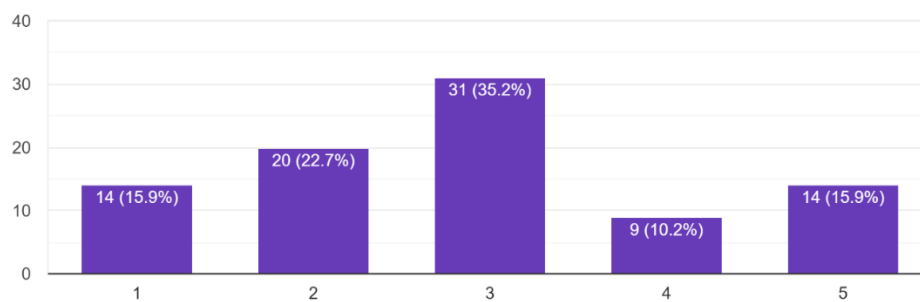
In your experience , do product updates often address your specific needs/goals?

88 responses



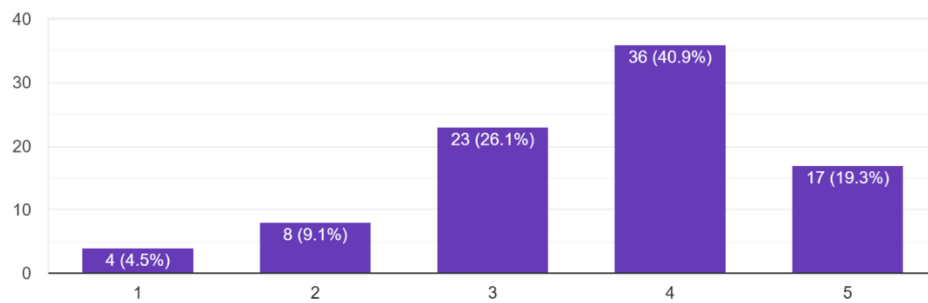
How likely are you willing to exchange your information in a secured way for the product to be updated to address your specific needs?

88 responses



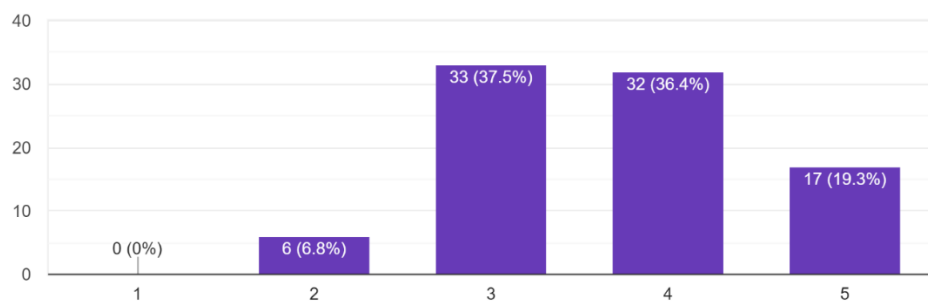
How likely are other users' reviews affect your perspective on the product /service?

88 responses



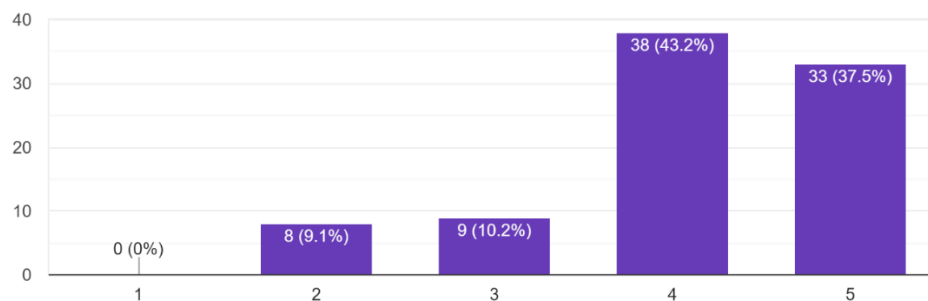
How do you rate the customer service experience of the product you mentioned in this survey ?

88 responses



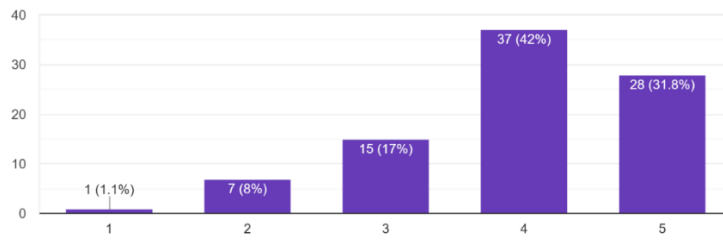
When requested, how likely are you to recommend a product to someone based on experience?

88 responses



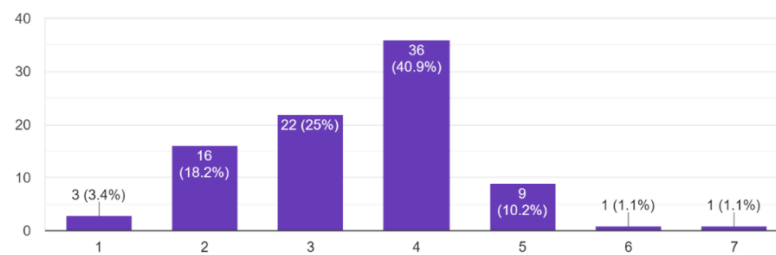
How likely are you to voluntarily recommend a brand or company to someone based on your experience?

88 responses



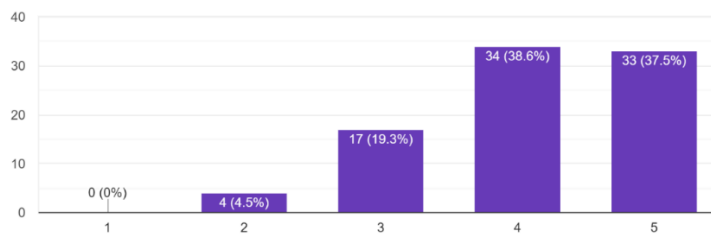
How likely are you to recommend a brand/product based on experience or information from someone in your network?

88 responses



How likely are you to purchase another product from the company based on previous positive experience?

88 responses



How likely are you to develop an emotional attachment to the company based on your positive experience?

88 responses

